

COMPLAINT HANDLING PROCEDURE

FAIRSTONE BANK OF CANADA

At Fairstone Bank of Canada (“Fairstone”), we value your business and encourage you to take the following steps to quickly and effectively resolve your complaint:

Step 1: Customer Care Centre

Our team is here to help. You can reach the Customer Care Centre by telephone or mail. Resolving your complaint will be quicker and easier if you have the following information available when you call or you include them in your letter:

- Full name, phone number and mailing address that is associated with your account;
- The nature of your complaint and relevant details such as specific fees or transactions from the monthly account statement;
- The date you last called about your concerns; and
- Your contact information so we can reach you.

Walmart Rewards Mastercard

By Phone:

1-888-331-6133

By Mail:

Walmart Rewards Mastercard, P.O. Box 217
Orangeville, ON L9W 2Z6

Step 2: Customer Care Centre Management

If you are not satisfied with the Customer Care Centre’s proposed resolution to your complaint, you can ask the Customer Care representative to refer your complaint to a supervisor or manager. Your complaint will be automatically escalated to a supervisor or manager if it is not resolved within 14 days.

Step 3: Contact the Commissioner of Complaints

If you are not satisfied with the Customer Care Centre’s resolution of your complaint you can escalate your complaint by writing to the Commissioner of Complaints (“Commissioner”). The Commissioner is not an independent dispute resolution service. The mandate of the Commissioner is to complete an objective and unbiased investigation of unresolved customer complaints. The Commissioner of Complaints can be reached:

By Mail:

Fairstone Bank of Canada
Attn: Commissioner of Complaints
33 Yonge Street, Suite 810
Toronto, Ontario M5E 1G4

Step 4: External Agencies

There are independent agencies that monitor Canada's financial institutions or assist consumers and financial institutions to solve consumer related issues. These agencies are independent of Fairstone Bank of Canada. You can contact them if you are not satisfied with the resolution offered after completing Steps 1 to 3.

Ombudsman for Banking Services and Investments ("OBSI")

OBSI is an independent organization whose purpose is to review your complaint if you do not accept the decision of the Commissioner of Complaints, or when 56 days have elapsed since you communicated your complaint to Fairstone. The OBSI is impartial, and its services are free to consumers. You can reach the OBSI:

By Phone:

1-888-451-4519

By TTY:

1-855-TTY-OBSI (1-855-889-6274)

By Fax:

1-888-422-2865

By Email:

ombudsman@obsi.ca

By Mail:

Ombudsman for Banking Services and Investments
20 Queen Street West, Suite 2400
PO Box 8
Toronto, ON M5H 3R3

Website:

<http://www.obsi.ca/en/make-a-complaint>

Financial Consumer Agency of Canada ("FCAC")

The FCAC is a federal regulatory institution that educates financial services consumers, ensures that federally regulated financial institutions comply with federal consumer protection laws and regulations, and monitors financial institutions' compliance with their voluntary codes of conduct and public commitments. The FCAC determines the nature of the complaint and, when there is a breach of the law, it takes action to ensure compliance by the financial institution. The FCAC does not provide personal redress (i.e., compensation or monetary award). The focus of the FCAC is to make sure that institutions comply with the law. You can reach the FCAC:

By Phone:

1-866-461-3222 (English)

1-866-461-2232 (French)

By Fax:

1-866-814-2224

By Mail:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th Floor
Ottawa, ON K1R 1B9

Website:

<http://www.fcac-acfc.gc.ca>