

COMPLAINT HANDLING PROCESS

At Duo Bank of Canada, we value your business and have a complaints procedure that will help us to quickly and effectively resolve any complaints you may have. The following procedure outlines the steps you are encouraged to take when you wish to make a complaint:

Step 1: Customer Care Centre

Often, we can resolve the issue at our Customer Care Centre. You can reach one of our Customer Care representatives by telephone or mail. Resolving the issue will be easier by telephone if you have all relevant documentation with you when placing the call. Please note the name of the person you speak to for future reference, in case you wish to follow up on the discussion.

For Walmart Rewards Mastercard Customers

By Phone: 1-888-331-6133
By Mail: Walmart Rewards Mastercard
P.O. Box 217
Orangeville, ON L9W 2Z6

For First National Home Equity Secured Mastercard Customers

By Phone: 1-855-634-1328
By Mail: First National Home Equity Secured Mastercard
P.O. Box 220
Orangeville, ON L9W 2Z6

If you are writing to us, please make sure you include:

- the nature of your complaint and relevant details, including any documentation;
- the identity of anyone with whom you have already discussed your concerns; and
- your contact information so we may reach you.

We will conduct an investigation of your complaint and contact you promptly to gather more information, if required. We will do our best to resolve the issue to your satisfaction.

Step 2: Customer Care Centre Management

If you are not satisfied with the proposed resolution you receive from our Customer Care representative, you may ask to have your file referred to one of the supervisors or managers of our Customer Care Centre. You have the right to refer unresolved complaints to the Ombudsman for Banking Services and Investments (OBSI) 90 days after escalating your complaint to this level. (See Step 4)

Step 3: Contact the Duo Bank of Canada Ombudsman

If you are not satisfied with the Customer Care Centre's resolution of your complaint you may submit your complaint in writing to our Ombudsman. Duo Bank's Ombudsman will undertake an impartial review of unresolved customer complaints. The Ombudsman reports directly to our President and CEO.

By Mail: Duo Bank of Canada
Attn: Ombudsman
33 Yonge Street, Suite 810
Toronto, ON M5E 1G4

Email: OmbudsmanComplaints@duobank.ca

We will provide you with our proposed resolution of your complaint or a letter estimating when we will be able to provide a proposed resolution of your complaint. Additionally, if following Steps 1 - 3 we do not resolve your complaint to your satisfaction, you may escalate your complaint further. (See Step 4)

Step 4: External Agencies

There are independent agencies whose purpose it is to monitor Canada's financial institutions or assist consumers and financial institutions to solve consumer related issues. These agencies are independent of Duo Bank of Canada and, depending on the nature of your complaint, you may wish to contact them if you do not accept our proposed resolution.

Ombudsman for Banking Services and Investments (OBSI)

OBSI is an independent organization that deals with consumer complaints related to the financial services industry. The OBSI is impartial, and its services are free to consumers. You have the right to refer a complaint to the OBSI if the complaint remains unresolved 90 days after you escalated to Step 2 above or if you are not satisfied with our proposed resolution. 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
Website: <http://www.obsi.ca/en/make-a-complaint>
By Mail: Ombudsman for Banking Services and Investments
20 Queen Street West, Suite 2400
PO Box 8
Toronto, ON M5H 3R3

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
Website: <http://www.fcac-acfc.gc.ca>
By Mail: Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th Floor
Ottawa, ON K1R 1B9