



RESOLVING YOUR COMPLAINT

Our goal is to provide excellent customer service and to maintain your confidence and satisfaction. If you have a complaint, we want to address it in the most efficient and professional manner possible. Here's a quick and easy step-by-step reference to ensure your concern receives the attention it deserves.

STEP 1: Start at the Source

If a problem occurs, it is generally easier to check the facts and come to a resolution at the point where the problem originated. This may simply entail a quick telephone call or a visit to the agent location or office in question.

infos@colow-so.com

1.438.940.2493

DCBank's call center is available for you 24 hours a day at 1.844.836.6040 or email us at customersupport@dcbank.ca.

If your complaint is about the privacy of your personal information you may contact DCBank's Chief Privacy Officer:

Attn: Chief Privacy Officer

736 Meridian Road NE

Calgary, Alberta

T2A 2N7

privacy@dcbank.ca

[1.844.836.6040](tel:1.844.836.6040)

STEP 2: Escalate the Complaint

If your problem is not resolved to your satisfaction with your first contact, we encourage you to escalate your complaint by telephone, mail, fax or email to the Client Care Centre Manager.

DCBank

736 Meridian Road NE

Calgary, Alberta

T2A 2N7

Attention: Client Care Centre Manager



Phone: 1.844.836.6040
Fax: 1.855.852.0391
Email: complaints@dcbank.ca

Once we receive your complaint, we will do our best to resolve the issue quickly. When contacting us, please include a telephone number and email address where you can be reached.

STEP 3: Appeal to the Complaints Appeal Officer

You may appeal your complaint by contacting the Complaints Appeal Officer in writing if you are unsatisfied with the resolution provided by the Client Care Centre Manager. Please explain why the problem has not been adequately resolved to your satisfaction.

DCBank
736 Meridian Road NE
Calgary, Alberta
T2A 2N7
Attention: Complaints Appeal Officer
Email: appeals@dcbank.ca

STEP 4: Additional Consumer Resources External to DCBank

ADR Chambers Banking Ombuds Office (ADR Chambers) is DCBank's external complaints body. ADR Chambers is independent from DCBank and can provide you with information and further review of your complaint if you are still unsatisfied or if your complaint has not been resolved or closed within 56 days from the day the complaint was made.

ADR Chambers Banking Ombuds Office
P.O. Box 1006
31 Adelaide St. E.
Toronto, Ontario
M5C 2K4
Phone: 1-800.941.3655
Toll Free Fax: 1.877.803.5127
Website: bankingombuds.ca
Email: contact@bankingombuds.ca

Contacting the Financial Consumer Agency of Canada ("FCAC")

The FCAC supervises all federally regulated financial institutions to ensure that they comply with federal consumer protection provisions. It also educates consumers and monitors industry codes of conduct and public commitments designed to protect consumer interests.

These consumer protection provisions cover a variety of operating practices that directly affect clients. For example, financial institutions are required by law to provide consumers with information about their fees and complaint handling procedures.

Specific complaints made in writing will be assessed by the FCAC on a case-by-case basis to determine whether a federal consumer protection issue exists, and if so, what necessary action should be taken.

Regulatory complaints should be submitted in writing:

Financial Consumer Agency of Canada

427 Laurier Avenue West

Ottawa, Ontario K1R 1B9

Phone: 1.866.461.FCAC (3222) English

1.866.461.ACFC (2232) French

Website: www.fcac-acfc.gc.ca

The FCAC's web site provides a complete listing of federal consumer protection laws.

Contacting the Office of the Privacy Commissioner of Canada

If your complaint relates to a privacy related matter, you may contact: The Office of the Privacy Commissioner of Canada at 1-800-282-1376 or priv.gc.ca

FEEDBACK: Tell Us How We Did

We encourage you to give us feedback about your experience dealing with your complaint by telephone, mail, fax or email to the Client Care Centre Manager.

DCBank

736 Meridian Road NE

Calgary, Alberta

T2A 2N7

Attention: Client Care Centre Manager

Phone: 1.844.836.6040

Fax: 1.855.852.0391

Email: complaints@dcbank.ca



Understanding Prohibited Conduct

Why are we Providing this Information?

We offer cards issued by Digital Commerce Bank (DCBank). As a result, the *Bank Act* requires us to disclose to our customers and to the public that we will not engage in prohibited conduct when offering these cards.

The following information explains:

- What prohibited conduct is,
- What prohibited conduct isn't, and
- How to contact us if you have any questions or concerns.

What is Prohibited Conduct?

It is against the law for any bank or anyone selling a bank product, such as a card, to impose undue pressure on, or coerce, a person for any reason, including to obtain a product or service from a particular person, including the bank and any of its affiliates, as a condition for obtaining another product or service from the bank, or take advantage of a person.

Undue Pressure

Prohibited conduct can take many forms including undue pressure. Under pressure is any pressure that a reasonable person might consider excessive or persistent in the circumstances. This could include an employee persistently offering you a product even though you rejected the initial offer and made it clear that you have no interest in the product and don't want to be contacted again.

Taking Advantage

It is also prohibited for us to take advantage of a person, which includes exploiting their vulnerabilities in order to get a desired result. This could include raising fees based on a person's financial desperation or other factors that may amount to a person getting a worse product or deal than the typical customer.

Coercive Behaviour & Tied Selling

Coercion is where some form of threat, including a threat of physical harm, is used to try to persuade a customer to purchase a product or to take some other type of action.

The most common form of coercion in the sales context is called coercive tied selling, which is specifically prohibited by the *Bank Act*. Coercive tied selling is pressuring a customer to get a product on the condition of getting another product from a bank. The following demonstrates how coercive tied selling works:

- Your bank's mortgage specialist tells you that you qualify for a home mortgage. However, you are also told that the bank will approve your mortgage only if you transfer your investments to the bank or its affiliates. You want the mortgage, but do not want to move your investments.



This is against the law. If you qualify for a product, you should not be pressured to buy another unwanted product or service as a condition of obtaining the product you want.

What is Not Prohibited conduct?

We look for ways to provide value to our customers and to show appreciation for their continued business and loyalty. Sales practices, such as preferential pricing and the bundling of products and services, are legally permissible ways of rewarding customers for their business.

Preferential Pricing

Preferential pricing means offering customers a better price or rate on all or part of their business. For example, after approving you for a corporate bank account, you may be offered lower banking fees if you also sign up for an electronic funds transfer service.

This practice is acceptable. You are offered preferential pricing to encourage you to give the bank more business. Unlike the prohibited conduct examples obtaining the bank account is not conditioned on getting another product or service.

Bundling

Products or services are often combined to give consumers better prices, incentives or more favourable terms. By linking or bundling their products or services, businesses are often able to offer them to you at a lower combined price than if you bought each product on its own.

Similarly, we may offer you bundled financial services or products so that you can take advantage of package prices that are less than the sum of the individual items. Bundling products in this way is permitted because you have the choice of buying the items individually or in a package.

Our Commitment to our Customers

We provide our employees with information, procedures and training programs on acceptable sales practices. Our employees are expected to comply with the law and not engage in any prohibited conduct. We are committed to protecting both our current and prospective customers.

How can you contact us?

We encourage you to let us know if you believe that you have experienced coercive tied selling or other forms of prohibited conduct in any dealings with us.

You may also contact DCBank directly at [1.844.836.6040](tel:18448366040) or customersupport@dcbank.ca.