

DUO BANK OF CANADA

COMPLAINT HANDLING PROCESS

At Duo Bank of Canada (formerly Walmart Canada Bank), 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 if you have all relevant documentation. 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

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

- the nature of your complaint and relevant details
- 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.

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
 7295 West Credit Ave.
 Mississauga, ON L5N 5N1

By Fax: 905-816-4393

Within 90 days of receiving your complaint, 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. 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)

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
 401 Bay Street, Suite 1505
 PO Box 5
 Toronto, ON M5H 2Y4

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