

Walmart *Canada Bank

Ombudsman Annual Complaints Report – Full Year 2018

COMPLAINTS RECEIVED

Below is the number of Consumer Provision related complaints received by the Walmart Canada Bank Ombudsman during the periods specified.

YEAR	Q1	Q2	Q3	Q4	YTD TOTAL
2018	9	9	8	17	43

RESOLUTION TIMES

The Walmart Canada Bank Ombudsman strives to resolve customer complaints within the 90 day required by regulation. Below is the average # of days to resolve complaints received by the Ombudsman during the periods specified.

YEAR	Q1	Q2	Q3	Q4	YTD AVG
2018	40 days	57 days	39 days	47 days	45 days

SATISFACTORY RESOLUTION

Below is the number of customer complaints received by the Ombudsman within the specified periods that were believed to have been resolved to the customer's satisfaction.

YEAR	Q1	Q2	Q3	Q4	YTD TOTAL
2017	8 (89%)	7 (78%)	7 (88%)	14 (82%)	36 (84%)

For further details on how we handle customer complaints, please see the Walmart Rewards Mastercard Complaints Handling Process at walmartfinancial.ca