

Resolving Your Complaint

RESOLVING YOUR COMPLAINT

Our goal is to provide excellent customer service and to maintain your confidence and satisfaction. If you have a complaint about a product or service offered or sold by Apaylo Finance Technology Inc (Apaylo), 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.

Program Manager: Scott Everatt
Program Manager – 4500 Highway 7, Suite 210, Vaughan, Ontario L4L 4Y7
Program Manager – 1 844 836-6040
Program Manager – complaints@apaylo.com

Apaylo's call center is available for you 9am-9pm Est Monday to Friday at 1 844 836-6040 or by email at cards@apaylo.com.

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

Apaylo Finance Technology Inc.
Attn: Chief Privacy Officer
4500 Hwy 7 Suite 210
Woodbridge, Ontario
L4L 4Y7

Email: privacy@apaylo.com
Phone: 1-833-427-2956

STEP 2: Escalate the Complaint

Please note this program is offered by Apaylo but supplied by DCBank. 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.

Digital Commerce Bank
Attn: Client Care Centre Manager
736 Meridian Road NE
Calgary, Alberta
T2A 2N7

Email: complaints@dcbank.ca
Phone: 1 844 836-6040
Fax: 1 855 852-0391

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.

Digital Commerce Bank
Attn: Complaints Appeal Officer
736 Meridian Road NE
Calgary, Alberta
T2A 2N7

Email: appeals@dcbank.ca

STEP 4: Additional Consumer Resources External to DCBank

Ombudsman for Banking Services and Investments (OBSI) is DCBank's external complaints body. OBSI 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.

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

Toll-free: 1 888 451-4519
Fax: 1 888 422-2865
TTY Telephone: 1 844 358-3442

Website: <https://www.obsi.ca/>
Email: ombudsman@obsi.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 www.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.

Digital Commerce Bank

Attn: Client Care Centre Manager

736 Meridian Road NE

Calgary, Alberta

T2A 2N7

Email: complaints@dcbank.ca

Phone: 1 844 836-6040

Fax: 1.855 852-0391