

Office of the Chief of Complaints ANNUAL REPORT 2020

OUR ROLE

The Office of the Chief of Complaints at Amex Bank of Canada acts as an impartial intermediary to assist in resolving concerns or issues with Amex Bank of Canada products or services. Our mandate is to ensure the Bank's Management has applied their policies and procedures fairly. Our focus is to listen, fact find and resolve issues while ensuring that each concern brought to our attention is handled independently of Amex Bank of Canada. Our Office is empowered to make recommendations to Amex Bank of Canada to improve or enhance products, services and customer experiences and, when required, educate Cardmembers on investigation findings. To find out more about the Amex Bank of Canada Complaints Procedures or how to contact our Office, please refer to our website at americanexpress.ca/complaints. You may also download a copy of our Complaint Handling Brochure by clicking on the following link: [Complaint Handling Brochure](#).

NUMBER OF COMPLAINTS DEALT WITH BY THE OFFICE OF THE CHIEF OF COMPLAINTS

Q1: January – March	Q2: April – June	Q3: July – September	Q4: October – December	TOTAL
19	18	4	17	58

AVERAGE TIME (CALENDAR DAYS) TAKEN TO RESOLVE COMPLAINTS

Q1: January – March	Q2: April – June	Q3: July – September	Q4: October – December	AVERAGE
162	89	56	109	117

SATISFACTION

The number of complaints resolved by the Office of the Chief of Complaints in accordance with the Bank's Complaint Handling Procedures to the satisfaction of the person who made the complaint was 35.

EXTERNAL DISPUTE RESOLUTION REFERRALS

Number of complaints referred to our external dispute resolution body, the Ombudsman for Banking Services and Investments (OBSI), was 17. OBSI agreed with the findings of 11 cases, Amex Bank of Canada settled on 2 and 5 remain open as of December 31, 2020.

