

Complaint Handling Procedures



At Amex Bank of Canada, we strive to provide the world’s best customer experience every day; our goal is to ensure that our products and services are relevant and meet the needs of our customers. If you have a complaint, contact us and we will address your complaint promptly, minimizing unnecessary delays to the best of our ability. We believe that complaints are best resolved when communication is clear, and we are committed to keeping you updated on our progress throughout this process.

Amex Bank of Canada Complaint Handling Procedures

We will make every effort to resolve your complaint at first point of contact; however, if we have not done so within 14 days, following the date on which we first received your complaint, we will automatically escalate it to our Complaint Resolution Team on your behalf. Our Complaint Handling Procedures are outlined in detail below.

Begin by telling us about your complaint

Our Customer Service Professionals are at your service; they will open a complaint case which will begin the work required to bring your complaint to closure. You will receive an acknowledgement notice including a copy of these complaint handling procedures for your reference. You can contact our Customer Service Professionals as follows:

Amex Bank of Canada | Customer Service Professionals

Phone	Call the number on the back of your Card or 1-800-869-3016 (toll-free) 1-866-549-6426 (TTY) 1-905-474-0870 (outside Canada/US, please call collect)
Online	American Express® Mobile App Canada Visit amex.ca/complaints for availability
Mail	Amex Bank of Canada P.O. Box 3204, Station “F” Toronto, Ontario, M1W 3W7 Attn: Customer Service – Complaints

Escalating your complaint to the Amex Bank of Canada Complaint Resolution Team (“CRT”)

If your complaint is not closed or resolved within 14 days, following the date on which the complaint was first received, your complaint will automatically be escalated to our CRT. Alternatively, you may request that we escalate your complaint sooner (please use the contact options above, and if you’re mailing a letter to us, please address it to the attention of the Amex Bank of Canada Complaint Resolution Team). We will inform you of the escalation and a representative from the CRT will contact you. They may clarify details, request additional information, or ask you for support. They will keep you informed of progress and provide their findings in a written response.

The CRT does not review complaints that are being pursued by other means including litigation and arbitration.

Notices and resolution timelines in these procedures do not apply if (i) your complaint does not relate to a product or service that is offered, sold, or provided by us, or (ii) the manner in which a product or service is offered, sold, or provided by us.

Elevating Your Complaint Outside of Amex Bank of Canada

Financial Consumer Agency of Canada (“FCAC”)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body: Ombudsman for

Banking Services and Investments (“OBSI”), obsi.ca, or refer to information on the external complaints body, as set out in online and print complaint-handling information for customers.

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site	www.canada.ca/fcac
Online form	www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html
Phone	For service in English: 1-866-461-FCAC (3222) For service in French: 1-866-461-ACFC (2232) For calls from outside Canada: 613-960-4666
Teletypewriter (TTY)	1-866-914-6097 / 613-947-7771
Video Relay Service	FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC. Visit https://srvcanadavrs.ca/en/ to learn more.
Mailing address	Financial Consumer Agency of Canada 427 Laurier Avenue West, 5th Floor Ottawa ON K1R 7Y2

Ombudsman for Banking Services and Investments

Phone	1-888-451-4519 (toll-free) 1-416-287-2877 (local) 1-844-358-3442 (TTY) 1-888-422-2865 (fax) 1-416-225-4722 (local fax)
Online	visit: obsi.ca e-mail: ombudsman@obsi.ca
Mail	Ombudsman for Banking Services and Investments 20 Queen Street West Suite 2400, P. O. Box 8 Toronto, Ontario, M5H 3R3

Commitments And Codes of Conduct

For a complete listing of the Commitments and Codes of Conduct to which Amex Bank of Canada subscribes, please visit our website at amex.ca/codes or write to Amex Bank of Canada Attention: Commitments and Codes of Conduct, to request a copy.

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