

COMPLAINT HANDLING PROCEDURES

Amex Bank of Canada



We strive to be the world's most respected service brand and try very hard to ensure that your business is handled in an efficient and courteous manner. If, however, we have not met your expectations and you have a complaint that you wish to bring to our attention, we encourage you to follow the procedures outlined here to help us address your concern.

COMPLAINT HANDLING PROCEDURES

Step 1: We can help, tell us about your concern

If you have a complaint, please contact our Customer Service staff at the contact information below.

Amex Bank of Canada
P.O. Box 3204, Station "F"
Toronto, Ontario, M1W 3W7
Attn: Manager Customer Service

- 1-800-869-3016 (toll free)
- 905-474-0870 (outside Canada/US, please call collect)
- 1-866-549-6426 (TTY)

If you are a **merchant**, our Amex Bank of Canada Merchant Services staff can be reached at 1-800-268-9877. If you have an **American Express Gift Card** issued by Amex Bank of Canada, the Canada Gift Card Customer Service Department can be reached at 1-800-505-6849 (Step Three is the next complaint escalation step for this product).

Step 2: Elevate your concern

If your concern is not resolved to your satisfaction by Customer Service, you should write to our Manager of Customer Care Support at the address that follows. Please see the Timelines section.

Amex Bank of Canada
P.O. Box 3204, Station "F"
Toronto, Ontario, M1W 3W7
Attn: Manager, Customer Care Support

Step 3: Contact the Amex Bank of Canada Ombudsman

If the issue remains unresolved, you may contact the internal Amex Bank of Canada Ombudsman at the contact information below. Please see the Timelines section. For more information, visit www.americanexpress.ca/ombudsman.

Amex Bank of Canada
P.O. BOX 3204, Station "F"
Toronto, Ontario, M1W 3W7
Attn: Amex Bank of Canada Ombudsman

- 1-888-301-5312 (toll free)
- 437-836-7400 (outside Canada/US, please call collect)
- 1-866-529-1344 (TTY)
- 1-855-683-3769 (fax)
- 1-647-259-8770 (fax outside Canada/US)

TIMELINES

We work hard to ensure that your complaint is acknowledged and investigated in a timely manner. If you have not followed the complaint escalation steps as outlined, we may forward your concern to the appropriate complaint handling level for investigation and response. Once your complaint reaches Step Two (for Gift Card, Step Three), we will do our best to provide a response detailing your concern and the appropriate resolution or explanation within 90 days. In the event that we are unable to respond within that time period, a notice will be provided to you estimating the completion date of the investigation.

We encourage you to use our internal complaints handling process first. However, 90 days after reaching Step Two (for Gift Card, Step Three) you have the right to contact the Ombudsman for Banking Services and Investments (OBSI). OBSI may contact the Amex Bank of Canada Ombudsman's Office to facilitate the earliest possible resolution of your complaint.

OBTAINING A STATUS UPDATE ON YOUR COMPLAINT

At anytime during the complaint handling process, you can obtain an up-to-date status of your complaint, including which step in the process your complaint is in and what

the next step is, by calling 1-800-869-3016, 1-866-549-6426 (TTY) from anywhere in Canada/U.S. or 905-474-0870 from outside of Canada/U.S. (please call collect).

ELEVATING YOUR COMPLAINT OUTSIDE OF AMEX BANK OF CANADA

The Ombudsman for Banking Services and Investments (OBSI)

Once the Amex Bank of Canada Ombudsman's Office has provided a decision on your concern, and you are still not satisfied, the OBSI can provide you with information and a further review of your complaint.

Please note that you may contact OBSI earlier as set out in the Timelines section. The OBSI can be reached toll free at 1-888-451-4519, 416-287-2877 locally, 1-855-889-6274 (TTY) or by fax at 1-888-422-2865 or 416-225-4722 (locally). You can also email ombudsman@obsi.ca or visit www.obsi.ca.

Ombudsman for Banking Services and Investments
401 Bay Street
Suite 1505, P.O. Box 5
Toronto, Ontario, M5H 2Y4

Privacy Commissioner of Canada

For privacy matters, the Office of the Privacy Commissioner of Canada investigates complaints concerning the *Personal Information Protection and Electronic Documents Act* (PIPEDA). Complaints to the Office of the Privacy Commissioner can be submitted in writing to the address that follows. For general privacy inquiries and additional information about personal information handling practices, you can contact the Office of the Privacy Commissioner of Canada at 1-800-282-1376, (819) 994-6591 (TTY) from anywhere in Canada/U.S. or (819) 994-5444 from outside of Canada/U.S. (please call collect) or (819) 994-5424 (fax).

You can also email info@privcom.gc.ca or visit www.privcom.gc.ca.

Office of the Privacy Commissioner of Canada
30 Victoria Street
Gatineau, Quebec, K1A 1H3

Financial Consumer Agency of Canada (FCAC)

If you have a complaint in respect of the disclosure of or the manner of calculating the cost of borrowing or any other federal consumer protection provision, you may contact the Financial Consumer Agency of Canada (FCAC) by writing to the address that follows. The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. The FCAC also helps educate consumers and monitors industry codes of conduct and public commitments designed to protect the interests of consumers. Federal consumer protection laws affect you in a number of ways. For example, financial institutions must provide you with information about their fees, interest rates and complaint handling procedures. You can reach the FCAC at 1-866-461-3222 (English toll-free), 1-866-461-2232 (French toll-free) from anywhere in Canada/U.S. or 613-941-1436 (fax). You can also email info@fcac-acfc.gc.ca or visit www.fcac-acfc.gc.ca.

Financial Consumer Agency of Canada
6th Floor, Enterprise Building
427 Laurier Ave. West
Ottawa, Ontario, K1R 1B9

The FCAC will determine whether the financial institution is in compliance. It will not, however, resolve individual consumer complaints.

Voluntary Commitments and Codes of Conduct

For a complete listing of the Voluntary Commitments and Codes of Conduct to which Amex Bank of Canada subscribes, please visit our website at www.americanexpress.ca/codes or write to the Manager of Customer Service for a copy.

For the most recent version of the Amex Bank of Canada Complaints Handling Procedures, please visit our website at www.americanexpress.ca/ombudsman.

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