



RESOLVING YOUR COMPLAINT

We want to handle your complaint 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. Our call center is available for you 24 hours a day at 1-888-466-4043.

If you are not satisfied with the response you get where the problem originated, ask to speak with the manager, team leader or senior officer present. They will have the authority to solve most problems immediately.

STEP 2: Escalate the complaint

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 Customer Service Manager.

DirectCash Bank

Bay #6, 1420 28th Street NE

Calgary, Alberta

T2A 7W6

Attention: Customer Service Manager

Fax: 403 451 3015

Phone: 403 387 2115

Email: complaints@directcashbank.com

Once we receive your complaint, we will do our best to resolve the issue quickly, typically within five business days. If it takes longer, we will contact you and follow up accordingly.

When contacting us, please include a telephone number where you can be reached.

STEP 3: Refer to the DirectCash Bank Ombudsman

If the issue is not resolved after consulting the Customer Service Manager, you are encouraged to write to the Ombudsman. The Ombudsman has been appointed to undertake an impartial review of all unresolved customer complaints. Please explain in your letter why the problem has not been adequately resolved to your satisfaction.

DirectCash Bank
Bay #6, 1420 28th Street NE
Calgary, Alberta
T2A 7W6
Attention: DCB Ombudsman
Email: ombudsman@directcashbank.com

STEP 4: Additional resources

DirectCash Bank uses ADR Chambers Banking Ombudsman’s office (“ADR Chambers”) as an independent arbiter of complaints. ADR Chambers is completely independent from DirectCash Bank. Please contact ADR Chambers for further review of your complaint if you are still unsatisfied.

ADR Chambers Banking Ombudsman’s Office
112 Adelaide Street East
Toronto, Ontario M5C 1K9
Phone: 1-800-941-3655
Toll Free Fax: 1-877-307-0014
www.bankingombuds.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
6th Floor, Enterprise Building
427 Laurier Avenue West
Ottawa, Ontario K1R 1B9
Phone: 1-866-461-3222
Website: www.fcac-acfc.gc.ca

The FCAC's web site provides a complete listing of federal consumer protection laws.