RESOLVING YOUR COMPLAINT

Our goal is to provide excellent customer service and to maintain your confidence and satisfaction. If you have a complaint 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.

Our call center is available for you 24 hours a day at 1 844 836-6040 or by email at customersupport@dcbank.ca.

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

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

Email: privacy@dcbank.ca
Phone: 1 844 836-6040

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 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

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

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). You can contact OBSI online at www.obsi.ca or by email at ombudsman@obsi.ca.

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: https://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

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.

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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