

Canadian Code of Conduct Complaint Process

If you have a complaint pertaining to the **Code of Conduct for the Credit and Debit Card Industry**, you may file a complaint through a variety of channels:

- our website www.DiscoverGlobalNetwork.com;
- our toll free number 1-800-263-0104;
- by email (CodeofConductInquiry@Discover.com), or
- by mail at Discover Financial Services, 610 Chartwell Rd, Suite 101 Oakville, ON L6J 4A5.

Please visit the Financial Consumer Agency of Canada's website for more information on **merchant rights under the Code of Conduct for the Credit and Debit Card Industry in Canada**.

Following receipt of your complaint we will:

- Acknowledge receipt of your complaint within five (5) business days.
- Provide our final decision in writing within ninety (90) days for Acquirers and forty-five (45) days for Payment card network operators of receiving the merchant complaint, along with:
 - A summary of the complaint;
 - The final result of the investigation;
 - Explanation of the final decision; and
 - Information on how to further escalate your complaint in the event of an unsatisfactory outcome.

If we cannot provide a response to you within (90 days for Acquirers) and (45 days for PCNOs) you will be informed of the delay, reason for the delay, and the expected response time.

To assist us in reviewing your complaint please, provide the following, where applicable:

- a summary of your concerns,
- details, such as the name of the person you were dealing with, the date the concern occurred, date spoken to PCNO, acquirer or representative,
- copies of any supporting documentation (i.e. agreements, statements, correspondence from acquirer or PCNO), and

Nothing restricts you from directly filing a complaint with the Financial Consumer Agency of Canada (FCAC) to investigate non-compliance with the Code. FCAC can be reached via:

Phone: 1-866-461-3222
Email: info@fcac-acfc.gc.ca
Mail: Financial Consumer Agency of Canada 6th Floor,
Enterprise Building
427 Laurier Ave. West Ottawa, ON K1R 1B9

FCAC is not a dispute-resolution agency for consumers in their individual dealings with payment card network operators or acquirers.

Please note that the information being submitted may be shared with your PCNO, acquirer, processor or financial institution in order to assist us in answering your concerns.