

SCHEDULE "A"

RESOLVING YOUR COMPLAINT

Our goal is to provide excellent customer service and to maintain your confidence and satisfaction. If you have a complaint about a product or service offered or sold by Digital Commerce Bank (DCBank), 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's location or office in question.

Program Manager: Programmanager@epfinancial.ca , 1.888.825.9808

DC Bank's 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 DC Bank's Chief Privacy Officer:

Attn: Chief Privacy Officer
736 Meridian Road NE
Calgary, Alberta
T2A 2N7
privacy@dcbank.ca
[1.844.836.6040](tel: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.

DCBank
736 Meridian Road NE
Calgary, Alberta
T2A 2N7

Attention: Client Care Centre Manager
Phone: 1.844.836.6040
Fax: 1.855.852.0391
Email: complaints@dcbank.ca

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.

DCBank

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Attention: Complaints Appeal Officer

Email: appeals@dcbank.ca

STEP 4: Additional Consumer Resources External to DCBank

ADR Chambers Banking Ombuds Office (ADR Chambers) is DC Bank's external complaints body. ADR Chambers 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.

ADR Chambers Banking Ombuds Office

P.O. Box 1006

31 Adelaide St. E.

Toronto, Ontario

M5C 2K4

Phone: 1-800.941.3655

Toll Free Fax: 1.877.803.5127

Website: bankingombuds.ca

Email: contact@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

427 Laurier Avenue West

Ottawa, Ontario K1R 1B9

Phone: 1.866.461.FCAC (3222) English

1.866.461.ACFC (2232) French

Website: www.fcac-acfc.gc.ca

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

Contacting the Office of the Privacy Commissioner of Canada (“FCAC”)

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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