



Global Merchant & Network Services

Amex Bank of Canada Merchant Network Complaint Handling Procedures

The following procedures are only for merchants that obtain merchant services, merchant statements and payments for American Express transactions from a merchant services provider that is not Amex Bank of Canada. If this does not apply to you and you have a complaint, please return to the Complaints Handling Procedures and select option #1 or, #2 Amex Bank of Canada Merchant Complaint Handling Procedures.

Step 1: Contact your merchant services provider

You are encouraged to contact your merchant services provider first to file your Code of Conduct complaint. Your merchant services provider should review the issue with you, undertake an investigation, and respond to you within 90 days.

Step 2: Contact American Express Canada

If your merchant services provider complaint process is exhausted and a satisfactory resolution not achieved, you may submit the complaint to American Express at:

American Express Canada

P.O Box 3204, Station "F"

Toronto, Ontario, M1W 3W7

Attn: Manager Merchant Customer Care Support

Following receipt of your complaint American Express will:

- Acknowledge receipt of your complaint within five business days.
- Provide our final decision within 45 days, of receiving the complaint, along with
 - A summary of the complaint;
 - The final result of the investigation; and
 - Explanation of the final decision.

If we cannot provide a response within 45 days you will be informed of the delay, reason for the delay, and the expected response time.

To facilitate the exchange of information between your merchant services provider and American Express, please provide American Express a copy of the complaint form you completed when filing your complaint with your merchant services provider. If you have not completed a complaints form please fill in the requested information using this template and include it along with any supporting documentation (i.e. agreements, statements) you send to American Express.

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

The attached Complaint Handling form is available in PDF and you will need Adobe Acrobat to save the information you provide.

Financial Consumer Agency of Canada (FCAC)

If you have a complaint in respect of the Code of Conduct for the Credit and Debit Card Industry in Canada or any concern related to the *Payment Card Networks Act* "(the Act)", you may contact the Financial Consumer Agency of Canada (FCAC) by writing to the address that follows. The FCAC supervises payment card network operators (PCNOs) to ensure they comply with the provisions of "the Act", they are also responsible for promoting public awareness of the Code and "the Act". 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 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 payment card network operator is in compliance. It will not, however, resolve individual merchant complaints.