

## OTT PAY COMPLAINT HANDLING

OTT Pay has established a process for resolving complaints related to potential Code of Conduct and Privacy violations. If you have a complaint about a particular element of the Code of Conduct for the Credit and Debit Card Industry in Canada (<https://www.canada.ca/en/financial-consumer-agency/services/industry/laws-regulations/credit-debit-code-conduct.html>) or any other matter please follow the following steps.

- 1) At OTT Pay, we take your complaints and feedback seriously and are committed to helping resolve your complaint in a timely manner in accordance with this dispute resolution process. The best way to have any matter address is to email your concern as soon as possible to [OTTPay@OTTPay.ca](mailto:OTTPay@OTTPay.ca)

To assist OTT Pay in reviewing and addressing your concern please provide the following, as applicable:

- a summary of your concern(s).
- details, the date of the concern arose, the date you spoke to an OTT Pay representative: and/or
- Copies of any supporting documentation (as necessary)

- 2) If Step 1 does not resolve the complaint to your satisfaction, please send an email to the Chief Compliance Officer at [Compliance@OTTPay.com](mailto:Compliance@OTTPay.com) at attaching all the previous correspondence and providing a summary of events. The Chief Compliance Officer will investigate the complaint and attempt to resolve it.

Following the receipt of your complaint, the compliance department will begin our investigation and shall:

- Confirm receipt of your complaint within five (5) business days – this will be completed via email or telephone call
- Provide our final decision within writing within ninety (90) days of receiving your concern, along with:
- A summary of the complaint
- The final outcome of the investigation
- Explanation of the final decision/result; and
- Details on how to further escalate your complaint if you are not satisfied with the outcome (as appropriate)

- 3) If step 2 does not resolve the complaint, the following are agencies may provide you with information and a further review of your complaint. These agencies may contact OTT Pay to facilitate their investigation and work towards a resolution.

**Office of the Privacy Commissioner of Canada (OPCC)****Website:** [www.priv.gc.ca](http://www.priv.gc.ca)**Phone:** 1-800-282-1376 **Fax:** 1-819-994-5424**Mail:** 30 Victoria Street, Gatineau, QC K1A 1H3**Financial Consumer Agency of Canada (FCAC)****Website:** [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)**Phone:** 1-866-461-3222**Mail:** 427 Laurier Avenue W, 6th Floor, Ottawa, ON K1R 1B9