

Ombudsman Annual Complaints Report – Full Year 2017

COMPLAINTS RECEIVED

Below is the number of Consumer Provision related complaints received by the Duo Bank of Canada (formerly Walmart Canada Bank) Ombudsman during the periods specified.

YEAR	Q1	Q2	Q3	Q4	YTD TOTAL
2017	15	16	17	8	56

RESOLUTION TIMES

The Duo Bank of Canada Ombudsman strives to resolve customer complaints within the 90 day required by regulation. Below is the average # of days to resolve complaints received by the Ombudsman during the periods specified.

YEAR	Q1	Q2	Q3	Q4	YTD AVG
2017	52 days	62 days	70 days	47 days	59 days

SATISFACTORY RESOLUTION

Below is the number of customer complaints received by the Ombudsman within the specified periods that were believed to have been resolved to the customer's satisfaction.

YEAR	Q1	Q2	Q3	Q4	YTD TOTAL
2017	11 (73%)	15 (94%)	13 (76%)	7 (88%)	46 (82%)

For further details on how we handle customer complaints, please see the <u>Duo Bank of Canada Complaints Handling Process</u>