



Ombudsman Annual Complaints Report – Full Year 2019

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 |
|------|----|----|----|----|-----------|
| 2019 | 13 | 6 | 7 | 5 | 31 |

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 |
|------|---------|---------|---------|---------|---------|
| 2019 | 42 days | 30 days | 39 days | 31 days | 35.5 |

SATISFACTORY RESOLUTION

Of the (31) complaints handled by the Duo Bank Ombudsman's office during the period from January 1, 2019 to December 31, 2019, (25) or 80.7% of the complaints were resolved to the satisfaction of the complainant.

For further details on how we handle customer complaints, please see the Duo Bank of Canada Complaints Handling Process at www.Duobank.com