

Neo Complaint Resolution Policy

Effective: January 29, 2024

Your Concerns are Important

Neo Financial Technologies Inc. (“**Neo**”, “**we**” or “**us**”) strives to provide products and services that meet and exceed your expectations. We want to know when we’ve done something great, but also when we fall short. In those situations, please contact us so that we have the opportunity to resolve any concerns.

Timely Handling

It is much easier to deal with issues immediately following the event. No matter how you communicate your concern, you can anticipate a response within five business days. Where the issue is complex, resolution may take longer.

Step 1: Communicating Your Concern

Contacting us is easy. We can best respond if you first reach out to a Customer Experience Specialist at:

support@neofinancial.com

or

1-855-636-2265

Generally, these individuals will be in the best position to address your concern. If you feel you have not obtained a satisfactory answer, please ask to speak with the individual's Manager.

Step 2: Escalating Your Concern

If a complaint has not been closed or resolved within 14 calendar days from the date on which the complaint is first communicated to a Neo Customer Service Specialist, it will be automatically escalated to the Neo Chief Complaints Officer (or delegate).

If you feel that your concern has not been properly addressed at Step 1, you are encouraged to communicate directly with our Chief Complaints Officer in writing or electronically at:

Neo Chief Complaints Officer
Attn: Customer Complaints
#400 - 200 8 Avenue SW
Calgary, AB T2P 1B5
E-mail: complaints@neofinancial.com

The Chief Complaints Officer may also engage the relevant financial partner to assist with resolution of your concern.

- For the Neo Credit Card or the Hudson's Bay Mastercard, ATB Financial;
- For the Neo High Interest Savings Account or the Neo Everyday Account, Peoples Bank of Canada;
- For the Neo Money Account or the Neo Money Card, Equitable Bank.

If you are not satisfied with the response received through the process outlined in Step 1, you may escalate your concern to the applicable provider of your Neo product, as set out below.

Cathay World Elite Mastercard or JA Money Card

If your concern relates to your Cathay World Elite Mastercard or the the JA Money Card, you may refer your complaint to the Neo Complaints Committee in writing or electronically at:

Attn: Neo Complaints Committee
#400 - 200 8 Avenue SW
Calgary, AB T2P 1B5

Email: complaintscommittee@neofinancial.com

The Neo Complaints Committee is an independent body within Neo composed of executives across key business functions. The Neo Complaints Committee aims to address customer feedback and complaints in order to evolve and enhance the quality of its products, and provide optimal customer service.

Neo Credit Card or Hudson's Bay Mastercard

For complaints regarding your Neo Credit Card or your Hudson's Bay Mastercard , you may refer your complaint, in writing, to ATB Financial at:

Email: serviceexcellence@atb.com

Neo High Interest Savings Account or Neo Everyday Account

For complaints regarding your Neo High Interest Savings Account or your Neo Everyday Account, you may refer your complaint, in writing, to the Peoples Bank of Canada Complaints Officer at:

Mail:

Complaints Officer
Peoples Bank, Suite 1400-888 Dunsmuir St.
Vancouver, BC
V6C 3K4

Email: complaints-officer@peoplesgroup.com

Neo Money Account and Neo Money Card

For complaints regarding your Neo Money Account or Neo Money Card, you may refer your complaint, in writing, to Equitable's Dispute Resolution Office (DRO) at:

Mail:

Dispute Resolution Office, Equitable Bank
Equitable Bank Tower
30 St. Clair Avenue West, Suite 700
Toronto, Ontario
M4V 3A1

Email: dro-brd@eqbank.ca

Working closely with both customers and Neo Financial's relevant business units, the DRO independently conducts a full investigation of customer complaints, subject to certain limitations, and is committed to providing an impartial review to help customers

and Neo reach a fair, reasonable and transparent resolution. The DRO is headed by Equitable's Chief Compliance Officer.

Step 3: External Complaint Bodies

If you are not satisfied with the final response from Neo Financial or the relevant financial partner associated with your Neo Financial product, you may also escalate your concern to an external complaints body:

Neo Credit Card or Hudson's Bay Mastercard

If your concern relates to your Neo Credit Card or your Hudson's Bay Mastercard, and you are not satisfied with the final recommendation made by ATB Financial, you may escalate your concern to the **Alberta Ombudsman** (the external resolution body for ATB Financial, the issuer of the Neo Credit Card): You must direct your complaint to ATB Financial in accordance with Step 2 above prior to escalating to the Alberta Ombudsman office. The Alberta Ombudsman is mandated to determine administrative fairness and investigate written complaints from individuals who feel they have been treated unfairly by an administrative decision, act, omission or recommendation of an Alberta Government department, board, agency or commission, and some other professional organizations.

Matters can be referred to the Alberta Ombudsman in writing at:

Alberta Ombudsman
9925 - 109 St. NW, Suite 700
Edmonton, AB T5K 2J8
Fax: 780-427-2759
Toll free: 1-888-455-2756
Email: info@ombudsman.ab.ca
Online complaint form available at www.ombudsman.ab.ca

Neo High Interest Savings Account, Neo Everyday Account, Neo Money Account, Neo Money Card, JA Money Card, or Cathay World Elite Mastercard

If your concern relates to your Neo High Interest Savings Account, your Neo Everyday Account, your Neo Money Account, your Neo Money Card, your JA Money Card or your Cathay World Elite Mastercard and you are not satisfied with the final recommendation made by the Neo Complaints Committee, Peoples Bank of Canada or Equitable Bank, as applicable, or if we are unable to resolve your concern within 56 days from the day you made your complaint to us and have yet to receive a final response, you have the option of escalating your concern to the **Ombudsman for Banking Services and Investments (OBSI)** for further review.

OBSI is an independent and impartial service which resolves disputes between its participating banking and investment firms and their customers if they can't solve them on their own. Its services are free to consumers.

For more information on matters governed by the OBSI, please contact them by telephone at 1-888-451-4519 or view the website at www.obsi.ca.

Matters can be referred to OBSI in writing at:

Ombudsman for Banking Services and Investments (OBSI)
20 Queen Street West, Suite 2400
P.O. Box 8
Toronto, ON M5H 3R3
Fax: 1-888-422-2865
Email: ombudsman@obsi.ca

Additionally, the **Financial Consumer Agency of Canada (FCAC)** supervises federally regulated financial institutions, such as Equitable Bank and Peoples Bank of Canada, to ensure they comply with federal consumer protection laws, voluntary codes of conduct, and public commitments. For example, financial institutions must provide you with information about their fees and charges as they relate to: a deposit account, the disclosure of or manner of calculating the cost of borrowing involving a loan, or a payment, credit or charge card.

If you have a complaint concerning any of the above, you can contact the FCAC by phone toll free at 1-866-461-3222, or via their website at www.canada.ca/en/financial-consumer-agency or in writing at:

Financial Consumer Agency of Canada
6th Floor, Enterprise Building
427 Laurier Avenue West
Ottawa, ON K1R 1B9

FCAC only investigates complaints that relate to a possible breach of market conduct obligations and does not provide personal redress or compensation.

¹Please do not include any confidential information as email correspondence is not guaranteed to be secure.