

Bank of America Canada Code of Conduct Complaint Form

If you are a merchant doing business in Canada and have a complaint pertaining to the [Code of Conduct for the Credit and Debit Card Industry](#) you may file a complaint through a variety of channels:

- [email](#)
- calling our toll free number at 1.855.457.0423
- Completing the form below and mailing to: Bank of America, Attn: Head of Compliance, 181 Bay Street, 5th Floor, Toronto, ON, M5J 2V8 (print the form below, fill it out, and mail).

First name of person submitting the complaint _____

Last name of person submitting the complaint _____

Merchant business name _____

Merchant street address _____

City _____

Province _____

Postal Code _____

Phone Number _____

Email Address _____

Merchant Number _____

Name of Bank of America representative _____

- Policy element of the Code the complaint pertains (select):
- Element 1 – Transparency and Disclosure
 - Element 2 – Notice of fee increase or new fee
 - Element 3 – Contract Cancellation
 - Element 4 – No Obligation Acceptance
 - Element 5 – Payment Method Discount
 - Element 10 – Negative Option Acceptance
 - Element 11 – Contactless Payments
 - Element 12 – Renewal and Cancellation Disclosure
 - Element 13 – Complaint Handling Process

Complaint Details:

Bank of America Canada Code of Conduct Complaint Handling Procedure

Please visit the Financial Consumer Agency of Canada's website for more information on [merchant rights under the Code of Conduct for the Credit and Debit Card Industry in Canada](#).

Following receipt of your complaint we will:

- Acknowledge receipt of your complaint within five (5) business days.
- Provide our final decision in writing within ninety (90) days of receiving your complaint, along with:
 - A summary of the complaint;
 - The final result of the investigation;
 - Explanation of the final decision; and
 - Information on how to further escalate your complaint in the event of an unsatisfactory outcome.

If we cannot provide a response to you within 90 days you will be informed of the delay, reason for the delay, and the expected response time.

To assist us in reviewing your complaint please have available the following, where applicable:

- a summary of your concerns,
- details, such as the name of the person you were dealing with, the date the concern occurred, date spoken to Payment Card Network Organizations (PCNO), Bank of America or representative,
- copies of any supporting documentation (i.e. agreements, statements, correspondence from PCNO), and

Nothing restricts you from directly filing a complaint with the Financial Consumer Agency of Canada (FCAC) to investigate non-compliance with the Code. FCAC can be reached via:

Phone: 1.866.461.3222

Email: info@fcac-acfc.gc.ca

Mail: Financial Consumer Agency of Canada
6th Floor, Enterprise Building
427 Laurier Ave. West Ottawa,
ON K1R 1B9

FCAC is not a dispute-resolution agency for consumers in their individual dealings with payment card network operators or acquirers.

Please note that the information being submitted may be shared with the PCNOs, FCAC, or financial institution in order to assist us in answering your concerns.