

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 _____



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, 4th Floor, Toronto, ON, M5J 2V8 (print the form below, fill it out, and mail).

Name of Bank of America representative _____

Policy element of the Code the complaint pertains (select):

1. Transparency and Disclosure by Acquirers and Downstream Participants
 - 1a. Card Processing Applications
 - 1b. Merchant Agreements
 - 1c. Merchant Statements
 2. Notice to Acquirers of PCNO Core Fee Changes
 3. Ability to Cancel Agreements without Penalty
 4. Notice to Merchants of Acquirer/Processor Fee and PCNO Core Fee Changes
 5. Limited Acceptance – Merchant Choice
 6. Negative Option Acceptance Not Allowed
 7. Renewal of Merchant Agreements and Related Service Agreements
 8. Discounts for Different Payment Methods
 9. Competing Domestic Debit Card Applications
 10. Separation of Payment Card Functions
 11. Provisioning to Devices
 12. Premium Cards
 13. Branding of Cards
- Code Complaint Handling Process
- Other

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,
- Investigate and address your complaint within twenty (20) days according to order of urgency, and
- Keep you notified and informed throughout the process.

If we cannot provide a response to you within 20 days you will be informed of the delay, reason for the delay, and the expected response time. Acquirers and/or Downstream Participants must investigate all complaints within a reasonable time and provide a substantive written response to merchants that consists of either an offer to resolve the complaint or a denial of the complaint with reasons.

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
K1 R 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.