



## RESOLVING YOUR COMPLAINT

We want to handle your complaint in the most efficient and professional manner possible. Here's a quick and easy step-by-step reference to ensure your concern receives the attention it deserves.

### **STEP 1: Start at the source**

If a problem occurs, it is generally easier to check the facts and come to a resolution at the point where the problem originated. This may simply entail a quick telephone call. Our call center is available for you 24 hours a day at 1-888-414-3733. You can also reach our Customer Support Team by email at [customersupport@directcash.net](mailto:customersupport@directcash.net)

If you are not satisfied with the response you get, ask to speak with the manager, team leader or senior officer present. They will have the authority to solve most problems immediately.

### **STEP 2: Escalate the complaint**

If your problem is not resolved to your satisfaction with your first contact, we encourage you to escalate your complaint by telephone, mail, fax or email to the Customer Service Manager.

#### **Cardtronics**

Bay #6, 1420 28<sup>th</sup> Street NE

Calgary, Alberta, T2A 7W6

Attention: National Manager, Customer Contact and Support

Phone: 403 387 2177

Email: [mjimenez@directcash.net](mailto:mjimenez@directcash.net)

Once we receive your complaint, we will do our best to resolve the issue quickly, typically within five business days. If it takes longer, we will contact you and follow up accordingly.

When contacting us, please include a telephone number where you can be reached.

### **STEP 3: Refer to Cardtronics Canada SVP Canadian Operations**

If the issue is not resolved after consulting the Customer Contact and Support Manager, you are encouraged to write to the SVP Canadian Operations. The SVP has been appointed to undertake an impartial review of all unresolved customer complaints. Please explain in your letter why the problem has not been adequately resolved to your satisfaction.

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Attention: SVP Canadian Operations

Email: [tschneider@directcash.net](mailto:tschneider@directcash.net)

## **STEP 4:** Additional resources

### **Payment Card Networks**

If your complaint is regarding a violation of the Canadian Code of Conduct for the Debit and Credit Card Industry and our process is exhausted and has not resulted in a satisfactory resolution, you may submit your complaint to the payment card networks. The payment card networks will investigate complaints received and work with all participants to find an appropriate resolution within 45 days of receiving the complaint.

### **Contacting the Financial Consumer Agency of Canada ("FCAC")**

The FCAC supervises all federally regulated financial institutions to ensure that they comply with federal consumer protection provisions. It also educates consumers and monitors industry codes of conduct and public commitments designed to protect consumer interests.

These consumer protection provisions cover a variety of operating practices that directly affect clients.

For example, financial institutions are required by law to provide consumers with information about their fees and complaint handling procedures.

Specific complaints made in writing will be assessed by the FCAC on a case-by-case basis to determine whether a federal consumer protection issue exists, and if so, what necessary action should be taken.

Regulatory complaints should be submitted in writing:

#### **Financial Consumer Agency of Canada**

6th Floor, Enterprise Building  
427 Laurier Avenue West  
Ottawa, Ontario, K1R 1B9  
Phone: 1-866-461-3222  
Website: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

The FCAC's web site provides a complete listing of federal consumer protection laws.