

Canadian Code of Conduct Complaint Process

If you have a complaint pertaining to the **Code of Conduct for the Payment Card Industry in Canada**, you may report a complaint to Discover in one of the following ways:

- Complete and submit a Code of Conduct Inquiry Form at: **Merchant Complaint Handling Form**
- Print and mail it to us at: Discover Global Network, 6D-7398 Yonge St., PMB 902, Thornhill, ON L4J 8J2
- Call us at 1-800-263-0104
- By email at **support@discovernetwork.ca**

Please visit the Financial Consumer Agency of Canada's website for more information on **merchant rights under the Code of Conduct for the Payment 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 twenty (20) business days of receiving your complaint, along with:
 - A summary of the complaint;
 - The final result of the investigation;
 - The final decision and an explanation of the same;
 - Information on how to further escalate your complaint in the event of an unsatisfactory outcome

If we cannot provide a response to you within twenty (20) business 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 provide 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 the service provider
- Copies of any supporting documentation (i.e. agreements, statements, correspondence from other service providers)

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
427 Laurier Ave. West
5th Floor
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 your processor or financial institution to help us answer your concerns.