

Code of Conduct – Complaints Handling Policy (Canada)

We are committed to upholding the highest standards of transparency, fairness, and responsiveness in accordance with the Code of Conduct for the Credit and Debit Card Industry in Canada. If you are a merchant and believe we are not in compliance with the Code, we encourage you to file a complaint using the process outlined below.

Level 1 - Submit Your Complaint to FrontStream

Please provide the following information when submitting a complaint:

- Merchant Name and MID (if available)
- Description of the issue
- Contact information (email and/or phone)

You may submit your complaint via:

- Email: complaints-officer@frontstream.com
- Phone: 866-800-4758

We will acknowledge receipt of your complaint within 5 business days and aim to provide a final resolution within 15 business days.

If you are not satisfied with the resolution provided or do not receive a response within 15 business days, you may escalate your complaint.

Level 2 - Escalate to Peoples Trust Company (PTC)

If your complaint has not been resolved to your satisfaction within 15 business days, you may escalate the issue to our sponsor bank, Peoples Trust Company.

Please include:

- A summary of the original complaint
- Steps taken and communications to date
- Why you remain unsatisfied

Submit to:

- Email: complaints-officer@peoplesgroup.com

PTC will acknowledge your complaint and provide a response within 5 business days of receipt.

Level 3 - Escalate to the Card Brands

If the issue is still not resolved, you may contact the appropriate card network directly:

- Visa Canada: <https://www.visa.ca/support/consumer/visa-rules.html>

- Mastercard Canada: <https://www.mastercard.ca/en-ca/consumers/get-support.html>

Commitment to Transparency and Accountability

We maintain records of all Code of Conduct complaints and report them in accordance with regulatory requirements. We are also committed to investigating systemic issues, providing appropriate redress where applicable, and improving our processes to ensure ongoing compliance.