

Canadian Code of Conduct

Tabapay in Canada is committed to adhering to the Code of Conduct for the Credit and Debit Industry in Canada set by the Financial Consumer Agency of Canada and detailed on their website at canada.ca.

To learn more about the Financial Consumer Agency of Canada, visit www.fcac-acfc.gc.ca.

How to Resolve Your Complaint

Tabapay has an established process for managing potential Code of Conduct compliance violations. If you have a complaint about a particular element of the Code of Conduct, please follow the processes outlined below.

If you have a concern pertaining to the *Code of Conduct for the Credit and Debit Card Industry*, you may contact us through a variety of channels:

- our phone number: +1 415-980-8222
- by email at: help@tabapay.com
- by mail at: 605 Ellis St #110, Mountain View, CA 94043
- by completing the form below and emailing or mailing it

Complaint handling form for Code of Conduct merchant complaints

Name of person submitting the complaint	
Merchant business name	
Merchant Number	
Merchant street address	
City	
Province/Territory	
Postal code	
Phone number	
E-mail address	
Name of acquirer of record	
Date you spoke with our customer service	
Name of the service representative you spoke to	
The policy element of the Code that the complaint pertains to	
 Please provide a summary of your complaint	

Include email or mail supporting documents, if applicable and submit this document

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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 our representative,
- copies of any supporting documentation (i.e. agreements, statements, correspondence)

Upon contacting us, we will acknowledge receipt of your concern within 5 business days and open an investigation.

We will provide a resolution within 30 days of receiving the merchant concern, along with:

- A summary of the concern;
- The final result of the investigation;
- Explanation of the proposed resolution; and
- Information on how to further escalate the dispute in the event of an unsatisfactory outcome, along with the appropriate form(s)

If we cannot provide a resolution within 30 days, you will be informed of the delay, reason for the delay, and the expected response time.

If you believe that our conduct is contrary to the Code and feel your concerns regarding our products or services have not been adequately addressed, you may report the issue to your acquirer, Peoples Trust Company to file a Code of Conduct Complaint. Peoples Trust Company complaint handling procedure is outlined here:

<https://www.peoplestrust.com/en/peoples-payment-solutions/merchant-acquiring-services/resolving-your-concerns/>