

Ombudsman Annual Complaints Report – Full Year 2021

RESOLUTION TIMES

The Duo Bank of Canada Ombudsman's Office strives to resolve customer complaints within the 90 days required by regulation.

Number of Complaints Dealt with by the Ombudsman's Office

| Q1 | Q2 | Q3 | Q4 | TOTAL |
|----|----|----|----|-------|
| 1 | 3 | 3 | 0 | 7 |

Average Time (# of Days) Taken to Resolve Complaints

| Q1 | Q2 | Q3 | Q4 | AVERAGE |
|----|----|----|-----|---------|
| 92 | 61 | 62 | N/A | 66 |

SATISFACTORY RESOLUTION

Of the seven (7) complaints handled by the Duo Bank Ombudsman's office during the period from January 1, 2021 to December 31, 2021, five (5) or 71% of the complaints were resolved to the satisfaction of the complainant.

For further details on how we handle customer complaints, please see the Duo Bank of Canada Complaints Handling Process at www.Duobank.com