

Tims Financial Complaint Resolution Policy

Last Updated: June 1, 2023

Your Concerns are Important

Tims Financial products are made available by The TDL Group Corp. (“**TDL**”), the owner of the TIM HORTONS® brand, and are powered by Neo Financial (“**Neo**”). TDL and Neo (“**we**” or “**us**”) strive to provide products and services that meet and exceed your expectations. We want to know when we’ve done something great, but also when we fall short. In those situations, please contact us so that we have the opportunity to resolve any concerns.

Timely Handling

It is much easier to deal with issues immediately following the event. No matter how you communicate your concern, you can anticipate a response within five business days. Where the issue is complex, resolution may take longer.

Step 1: Communicating Your Concern

Communicating your concern is easy. First reach out to a Tims Financial Customer Experience Specialist at:

support@timsfinancial.ca or [1-855-505-1964](tel:1-855-505-1964)

Generally, these individuals will be in the best position to address your concern. If you feel you have not obtained a satisfactory answer, please ask to speak with the individual's Manager.

Step 2: Escalating Your Concern

If a complaint has not been closed or resolved within 14 calendar days from the date on which the complaint is first communicated to a Tims Financial Customer Experience Specialist, it will be automatically escalated to the Neo Chief Complaints Officer (or delegate).

If you feel that your concern has not been properly addressed at Step 1, you are encouraged to communicate directly with Neo's Chief Complaints Officer in writing or electronically at:

Chief Complaints Officer
Attn: Customer Complaints
#400 - 200 8 Avenue SW
Calgary, AB T2P 1B5
E-mail: complaints@timsfinancial.ca

The Neo Chief Complaints Officer may also engage ATB Financial, the issuer of the Tims Credit Card, to assist with resolution.

External Complaint Bodies

If you are not satisfied with the final response from the Neo Chief Complaints Officer, you may also escalate your concern to the **Alberta Ombudsman** (the external resolution body for ATB Financial, the

issuer of the Tims Credit Card). Prior to any escalation, you may also choose to direct your complaint to ATB Client Relations (serviceexcellence@atb.com) for assistance.

The Alberta Ombudsman is mandated to determine administrative fairness and investigate written complaints from individuals who feel they have been treated unfairly by an administrative decision, act, omission or recommendation of an Alberta Government department, board, agency or commission, and some other professional organizations.

Matters can be referred to the Alberta Ombudsman in writing at:

Alberta Ombudsman
9925 - 109 St. NW, Suite 700
Edmonton, AB T5K 2J8
Fax: 780-427-2759
Toll free: 1-888-455-2756
Email: info@ombudsman.ab.ca
Online complaint form available at www.ombudsman.ab.ca