

Tims Financial Complaint Resolution Policy

Last Updated: June 6, 2024

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

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

If you are not satisfied with the response received from Neo's Chief Complaints Officer, you may escalate your concern to the Neo Complaints Committee.

The Neo Complaints Committee is a body within Neo composed of executives across key business functions. The Neo Complaints Committee aims to address customer feedback and complaints in order to evolve and enhance the quality of its products, and provide optimal customer service. Matters can be referred to the Neo Complaints Committee in writing or electronically at:

Attn: Neo Complaints Committee
#400 - 200 8 Avenue SW
Calgary, AB T2P 1B5
Email: complaintscommittee@neofinancial.com