

# Digital Commerce Bank

2023 Annual Complaints Report



Digital  
Commerce  
Bank

# 2023 Annual Complaints Report

At Digital Commerce Bank ("we", the "Bank"), our goal is to provide excellent customer service and to maintain your confidence and satisfaction. If you have a complaint, we want to address it in the most efficient and professional manner possible.

Our Call Centre team is the first point of contact for all complaints. Complaints that are not resolved to the satisfaction of our customers by the Call Centre team may be escalated to our Client Care Manager and may further be escalated to our Complaints Appeal Officer, which is the highest level of complaint escalation at the Bank.

This report covers complaints managed by the Complaints Appeal Officer during 2023.

	Total Complaints	Resolved	Closed
The number of complaints that were dealt with at the highest escalation level ( <b>DCBank's Complaint Appeal Officer</b> ) in 2023 including the number of complaints Resolved or Closed.	3	0	3
	<b>Average Length</b>		
The average length of time the <b>DCBank Complaint Appeal Officer</b> took to deal with those complaints, from the first interaction with the Consumer to the date on which the complaint was Resolved or Closed.	5 days		
	<b>Prepaid Payment Products</b>	<b>Other Products</b>	
The <b>products or services</b> to which the complaints related.	3 <sup>1</sup>	0	

<sup>1</sup>**Explanatory Note:** Of the three Prepaid Payment Product complaints two were about the chargeback process related to fraudulent charges and one related to the account being closed by the Bank.