

Digital Commerce Bank

2024 Annual Complaints Report



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At Digital Commerce Bank (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 2024.

	Total Complaints	Resolved	Closed
The number of complaints that were dealt with at the highest escalation level (DCBank's Complaint Appeal Officer) in 2024 - including the number of complaints that were resolved to the satisfaction of the customer and the number of complaints that were closed.	2	1	1
The average length of time the DCBank Complaint Appeal Officer took to deal with the complaint, from the first interaction with the Consumer to the date on which the complaint was Resolved or Closed.	31 days		
Complaints by Product Type	Count		
Prepaid Payment Product	2		
Nature of Complaint	Count		
Fraud Concerns/Chargeback	2		