

CODE OF CONDUCT RESOLUTION

Pivotal Payments has adopted the Code and abides by the policies outlined to ensure compliance. The Code is incorporated in its contracts, pricing policies and overall business practices.

If you have a concerns pertaining to the *Code of Conduct for the Credit and Debit Card Industry*, you may contact us through a variety of channels:

- Our toll free number at 1 877-669-5703
- by email to loyalty@pivotalpayments.com, or
- by mail at Pivotal Payments Direct, 14 Commerce Place, St. Catharines, Ontario, L2R 6P7

To assist us in reviewing your concern, please provide the following, where applicable. Fields marked with an asterisk are mandatory.

Full Name:*	
Business Name:*	
Merchant ID Number:	
Business Street Address:*	
City:*	
Province/Territory :*	
Postal Code:*	
Phone Number:*	
E-mail Address:*	
Date you spoke with our Client Care:	
Name of the agent you spoke with:	
The policy element of the Code that the complaint pertains to:*	Please select
Please provide a summary of your complaint:	

Upon contacting us, we will acknowledge receipt of your concern within 5 business days and open an investigation.

We will provide a resolution within 30 days of receiving the concern, along with:

- A summary of the concern;
- The final result of the investigation;
- Explanation of the proposed resolution; and

- Information on how to further escalate the dispute in the event of an unsatisfactory outcome, along with the appropriate form(s).

If we cannot provide a resolution within 30 days, you will be informed of the delay, reason for the delay, and the expected response time.

If you believe that our conduct is contrary to the Code and feel your concerns regarding our products or services have not been adequately addressed, you may report the issue to your acquirer of record to file a Code of Conduct Complaint.

For Peoples Trust

Website: www.peoplescardservices.com to file a Code of Conduct Concern

Telephone: 1-844-304-2083

Email: merchantacquiring@peopletrust.com

Please visit the Financial Consumer Agency of Canada's website for more information on [merchant rights under the Code of Conduct for the Credit and Debit Card Industry in Canada](#).