

# **JPMC** **Office of the** **Ombudsman**

2020 Annual Report

**Terms of Service**

**Mandate**

**Resolving Your Complaint**

**Review Process**

**Year In Review 2020**

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**CHASE** 

# Terms of Service

**Terms of Service** | **Mandate** | **Resolving Your Complaint** | **Review Process** | **Year In Review 2020** | **Final Thoughts**

The JPMC Office of the Ombudsman independently reviews and investigates complaints made by customers that remain unresolved after going through the complaint process with Chase. The JPMC Ombudsman acts as an independent mediator and makes recommendations to the customer and/or Chase to achieve a resolution that is fair to both parties.

- The JPMC Ombudsman requires that all complaints be submitted in writing.
- Most complaints are effectively resolved through your first point of contact with Chase's Cardmember Service Staff.
- If a customer contacts the JPMC Ombudsman before being provided a final response from the lower tiers of the organization's established complaints handling process, we will refer your complaint to the appropriate channel for handling within Chase. We may, in unusual circumstances, open an investigation without Chase having provided a final response to the customer.
- The JPMC Ombudsman will determine whether the complaint falls within his/her mandate. The JPMC Ombudsman also has discretion not to investigate a complaint. If the complaint does not fall within the mandate of the Office, the JPMC Ombudsman will send a letter to the customer explaining the decision not to investigate. Following the initial review of the complaint, the JPMC Ombudsman may recommend that the complaint be dealt with by another venue such as the Executive Office of Chase, partners of the Bank or the courts.

- The JPMC Ombudsman is not bound by any previous recommendation made by the Bank.
- The JPMC Ombudsman may recommend a settlement of a complaint. If Chase and the customer agree to a settlement, the JPMC Ombudsman will require a signed release form from both parties to honor any adjustments deemed applicable to the account or other form of resolution.
- If the JPMC Ombudsman requires more than 90 calendar days to fully investigate your complaint, he/she will inform the customer by letter or telephone and provide an estimated time frame to fully review and assist you in finding a resolution to the complaint.
- In March 2018, the Card Services Consumer Credit Card Program was exited. Chase agrees to the same Terms of Service in its dealing with the JPMC Ombudsman.
- The JPMC Ombudsman service is confidential, independent and provided without charge.

## Our Mandate

The JPMC Office of the Ombudsman will thoroughly investigate and review complaints made against a member firm of JPMorgan Chase Bank, N.A. (Toronto Branch) provided that:

- The client made a complaint in accordance with the bank's established complaint-handling process and the firm has completed its investigation of the complaint in accordance with its established complaint-handling process.
- The complaint is being pursued reasonably and not in a frivolous, vexatious or threatening manner.

## Outside Our Mandate

Some matters are outside the JPMC Office of the Ombudsman mandate as the matters deal primarily with the level of risk to the bank. Further, the JPMC Ombudsman does not investigate and review complaints about the following matters:

- General Bank Policies (such as annual interest rate, service charges and account closures)
- Matters in litigation, handled by lawyers or have already been decided by the courts
- Transactions for which records no longer exist

**We may, however, investigate complaints to determine whether the bank adhered to banking policies and procedures.**

## Our Role

The JPMC Office of the Ombudsman is an impartial avenue of appeal available to all customers. We independently review and investigate complaints made by customers that remain unresolved after going through the established complaints-handling process with Chase.

## How We Can Help

We act as an independent mediator and make recommendations to the customer and/or Chase to achieve a resolution that is fair to all parties concerned. We will not be an advocate for the customer, Chase or any other person.

We will also review and determine which complaints fall in our mandate and will not provide any legal, account, investment or other professional advice.

Chase offers a four-step complaint-handling process:

**Step One:** [Contact our Cardmember Services Staff](https://www.chase.ca/en/card-services)  
<https://www.chase.ca/en/card-services>

**Step Two:** [Contact our Executive Office Team](#)

**Step Three:** [Write to the JPMC Office of the Ombudsman](#)

**Step Four:** [Write to the Ombudsman of Banking Services and Investments](#)

NOTE: The JPMC Ombudsman requires all customer complaints to be submitted in writing; unless the customer is unable to, we will make other arrangements by telephone.

## What We Need

To effectively review a complaint and respond in a timely manner, The JPMC Office of the Ombudsman requires the following:

- Current contact information of the customer writing to the JPMC Ombudsman
- A concise summary of the complaint with key issues identified
- All relevant dates, places and times in chronological order
- Copies of all relevant documents to support the complaint
- The customer's expectation to resolve the complaint

# Review Process

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Step 1	Step 2	Step 3	Step 4
Review of Your Complaint	Initiate Investigation	We Complete Our Investigation	Resolution
Our Office will acknowledge the receipt of a complaint and review the case details to determine whether the complaint falls within our mandate. We will send the customer the JPMC Ombudsman Terms of Service and the Case File Number and ask that they review and sign the letter to indicate agreement to the terms.	Once we receive the signed consent of our terms, the JPMC Ombudsman may reach out to the customer and/or the Bank to begin reviewing the complaint.	The JPMC Ombudsman will examine the complaint by reviewing documents, conducting interviews with the customer and/or business firm, examining account information, etc. If we require more than 90 calendar days to fully investigate a complaint, we will inform the customer by letter or telephone and provide an estimated time frame to fully review and assist in the resolution of the complaint.	The JPMC Ombudsman concludes the investigation and writes a response outlining the findings of our investigation to the customer and the bank. We will propose any recommendation if deemed applicable in our final letter issued to both parties.
<b>Within 5 Business Days</b>	<b>Within 30 Calendar Days</b> (Of receiving the signed consent)	<b>Within 90 Calendar Days</b> (Of receiving the signed consent)	

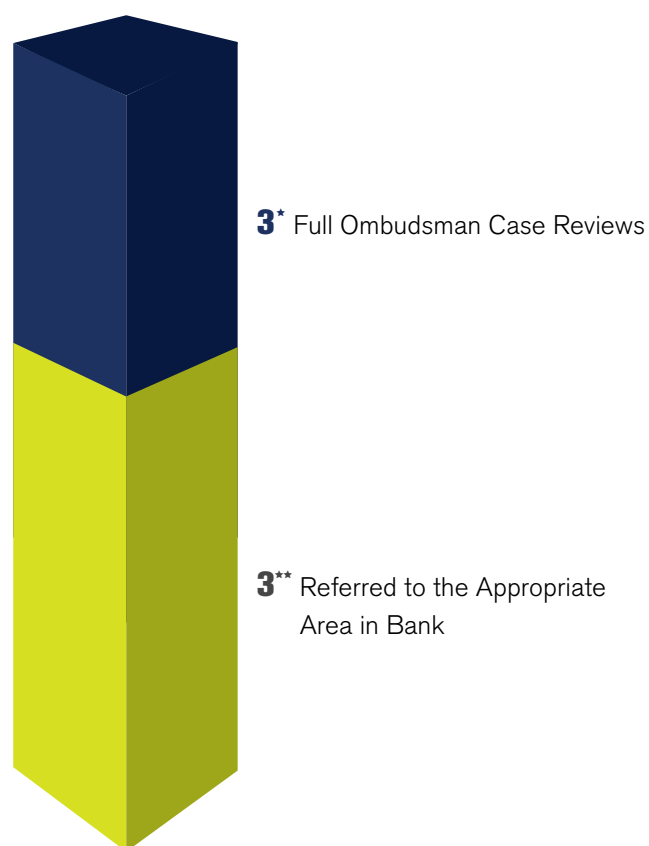
## Step 5

### Consider Our Recommendation

The JPMC Ombudsman may recommend the settlement of a complaint. If Chase and the customer agree to a settlement, the JPMC Ombudsman will require a signed release form from both parties to honor any adjustments deemed applicable to the account or other form of resolution. You have the right to appeal the JPMC Ombudsman's decision to the Ombudsman for Banking Services and Investments (OBSI). We provide the contact information for OBSI in our written response.

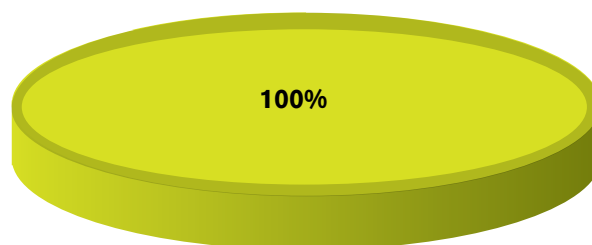
## Contacts by Type

1 Total Point of Contact with the JPMC Ombudsman\*



## Customer Satisfaction

■ Satisfied  
■ Not Satisfied



Average Days to Complete  
Case Reviews — 11.75 Days

## Days to Complete Case Reviews\*\*

■ 0-30 Days  
■ 31-60 Days  
■ Over 60 Days



# Final Thoughts

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We look forward to our continued efforts in providing a fair and equitable arbitration service to our customers throughout 2021.

JPMorgan Card Services Ombudsman



