**Code of Conduct Complaint Form**

Please fill out the form and send it to UPI either by email, or to the address below.

We will acknowledge the receipt of your complaints within 5 business days. Your complaint will be responded to within 30 business days upon receipt by UPI at the contact information provided within Section 1 of this form.

Email: [canada@unionpayintl.com](mailto:canada@unionpayintl.com) Tel: 416 221 8810

Address: 4950 Yonge Street, Suite 1005, Toronto, ON M2N 6K1, Canada

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| **1-Contact Information** | | | | | | | | |
| Contact Name | | | Mr./Ms. | | | | | |
| Phone | |  | | | Fax |  | | |
| Mailing Address | | |  | | | | | |
| Email Address | | |  | | | | | |
| City |  | | | | Post Code |  | | |
| For merchants only | | | | | | | | |
| Merchant Name | | | |  | Merchant ID |  | Acquirer |  |
| Date Merchant Spoke with Acquirer | | | | |  | Name of Acquirer Representative | |  |
| Name of Payment Processor | | | | |  | | | |
| **2-Complaint Items** | | | | | | | | |
| Choose at least one of the following options. Multiple options can be selected if you believe your acquirer had multiple violations. Please visit the Financial Consumer Agency of Canada’s website for detailed information on Code of Conduct for the Payment Card Industry. | | | | | | | | |
| Element1 | | | | Transparency and Disclosure by Acquirers and Downstream Participants | | | | |
| Element 1a | | | | Card Processing Applications (coming into effect April 30, 2025) | | | | |
| Element 1b | | | | Merchant Agreements | | | | |
| Element 1c | | | | Merchant Statements (coming into effect April 30, 2025) | | | | |
| Element2 | | | | Notice to Acquirers of PCNO Core Fee Changes (coming into effect April 30, 2025) | | | | |
| Element 3 | | | | Ability to Cancel Agreements without Penalty (coming into effect April 30, 2025) | | | | |
| Element 4 | | | | Notice to Merchants of Acquirer/Processor Fee and PCNO Core Fee Changes (coming into effect April 30, 2025) | | | | |
| Element 5 | | | | Limited Acceptance – Merchant Choice | | | | |
| Element 6 | | | | Negative Option Acceptance Not Allowed | | | | |
| Element 7 | | | | Renewal of Merchant Agreements and Related Service Agreements | | | | |
| Element 8 | | | | Discounts for Different Payment Methods | | | | |
| Element 9 | | | | Competing Domestic Debit Card Applications | | | | |
| Element 10 | | | | Separation of Payment Card Functions | | | | |
| Element 11 | | | | Provisioning to Devices | | | | |
| Element 12 | | | | Premium Cards | | | | |
| Element 13 | | | | Branding of Cards | | | | |
| **3．Compliant Details** | | | | | | | | |
| Please fill in the details of your complaints in the following section | | | | | | | | |