

Member Concerns Officer Report - 2023



Number of complaints the Senior Designated Employee received in 2023	The Senior Designated Employee Closed or Resolved* five complaints in 2023.
The average length of time the Bank took to deal with those complaints, from the first interaction with the member to the date on which the complaint was Resolved or Closed. Banks are required to Resolve or Close complaints within 56 days.	34 days
The products or services to which the complaints related	Deposit accounts
A description of the nature of the complaints, beyond the related product or service information contained in the classification	<ol style="list-style-type: none"> 1. Withdrawal of financial services. 2. Time it takes to transfer funds to an external financial institution. 3. Account access and withdrawal of financial services. 4. Account decline and level of service the member received. 5. member did not receive electronic alerts or push notifications.
The number of Resolved complaints	Four

* In accordance with the Financial Consumer Agency of Canada ("FCAC") Guideline on Complaint-Handling Procedures for Banks and Authorized Foreign Banks, Motus Bank classifies the finalizing of a complaint as either "closed" or "resolved". A complaint is considered resolved when the bank finalizes it to the satisfaction of the person who made it ("Resolved"). A complaint is considered closed when the bank is unable to finalize the complaint to the satisfaction of the person who made it ("Closed").

Member Concern Handling Process

Information about motusbank's Member Concerns Handling Process, including information on its external complaints body, Ombudsman for Banking Services and Investments ("OBSI"), and other regulatory bodies in Canada can be found on motusbank's website at: <https://www.motusbank.ca/Support/Contact-Us>