

2228 Marstrand Avenue

Vancouver, BC V6K4T1

March 9th, 2019

Scotiabank Customer Services Representative

Scotiabank UBC branch

5960 University Boulevard

Vancouver, BC V6T 1Z3

To Whom It May Concerns:

My name is Thu Vo and I am a client with Scotiabank since September 2014. I am writing to you regarding three unknown transactions from my debit account.

Please find the details below:

Account holder name: Thu Vo

Account number: 23200 123 456 7890

Transaction dates: September 15th 2018, October 15th 2018, November 15th 2018, December 15th 2018, January 15th 2019, February 15th 2019

Transaction amount: \$10.95 each (total \$65.70)

Transaction description: Service Charge, MONTHLY FEES

I do not recall registering for any service with a monthly fee of \$10.95. I am very concerned that someone has stolen my identity and conducted these transactions without my discretion. Furthermore, it might be a coincidence but the amount for each transaction happens to match the monthly fee for a "Basic Banking Plan" on Scotiabank's website.

Hence, I kindly ask if you can conduct an investigation regarding this incident and reimburse a total of \$65.70 to my account. If these transactions are indeed monthly fees for a "Basic Banking Plan," please change the status on my account back to "Student" so there will be no future monthly fee deduction. As I am still a student at the University of British Columbia (UBC), my account should qualify under "Student Banking Advantage Plan" with no monthly fee charge.

I attached the letter of enrolment from UBC which showcases my current student status with this letter.

I appreciate you taking the time to look into my situation. I believe this is a rare mistake in the system and I am excited to continue using the outstanding service at Scotiabank.

Yours truly,



Thu Vo.

Scotiabank UBC branch
5960 University Boulevard
Vancouver, BC V6T 1Z3

March 10th, 2019

Ms. Thu Vo
2228 Marstrand Avenue
Vancouver, BC V6K4T1

Dear Ms. Vo,

Thank you so much for choosing Scotiabank as your trusted financial institution for the past five years and for reporting suspicious activity in your account to us immediately. I am truly sorry to hear that you have had an unpleasant banking experience. We are committed to providing the best possible care to our clients, especially in ensuring the security and confidentiality of your personal information.

After looking into your inquired transactions, we are happy to confirm that these transactions are Scotiabank's monthly fee charges for an account with a "Basic Banking Plan." Every year, we kindly ask our valued customers to maintain their account status with Scotiabank by confirming their status in Canada. Our records showed that an email notification was sent to you on May 30th, 2018 regarding expiration of your record of enrolment as a full-time student in a Canadian post-secondary school and a proof of enrolment was required before August 15, 2018 to maintain your account status. As this document was not received, your account was automatically switched to "Basic Banking Plan" with a monthly fee of \$10.95 deducted on the 16th of every month, starting from September 16, 2018.

Upon receiving the proof of enrolment at UBC from you, I have changed your banking plan back to "Student Banking Advantage Plan" and you will not be charged a monthly fee starting from March 16, 2019. Unfortunately, since we did not receive your proof of enrolment until now, we are unable to refund the previous monthly fee charges from September 2018 to February 2019. However, as you are a

loyal client of Scotiabank, we would like to offer you a \$25 Cineplex gift card that is accepted at any Cineplex Entertainment theatre for any admission or merchandise purchase. It will be available for pick up the next time you visit us at our Scotiabank UBC branch.

Thank you again for contacting us. Your feedback is very important to us, and we strive our best to deliver the highest quality of service to our valuable clients. If you have any question, please contact me at jsmith@scotiabank.com or 604-987-6543 ext. 4.

Best regards,

A handwritten signature in black ink, appearing to read 'J Smith', with a stylized flourish at the end.

John Smith.

Scotiabank Customer Services Representative

Scotiabank UBC branch

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