



November 22, 2022

Jonathan Chryk
XXXXXX
10000 XXXXX
#10000 XXXXX#
Jacksonville, FL 32256

Re: Complaint of Jonathan Chryk XXXX

Dear Jonathan Chryk XXXX

WebBank is in receipt of your complaint relative to a WebBank/AvantCard account. The complaint was forwarded to WebBank by the Utah Department of Financial Institutions ("UDFI") on October 24, 2022. We are also in receipt of your October 25, 2022 complaint submitted via our website.

WebBank is the credit issuer for the Avant Platform, where Avant operates as the administrator and servicer of the program.

In your complaint, you state you have attempted to resolve issues with Avant several times and have filed several complaints through regulatory agencies; however, the matters remain unresolved. You state that in August and early September, you notified Avant that you could not access your profile under either the internet or mobile application. You state you initiated a payment via your bank, and an automatic payment was also drafted, which you were unaware of. You state you requested a refund for the payment, but Avant advised you another payment had become due. You add that a new card was mailed to you, but you are still unable to access your account, and you are unsure of how much you owe. You state you have since requested that the account be blocked, a full refund be provided, and the account be closed. You are requesting assistance with this matter.

Our records indicate that on May 13, 2022, you elected to enroll in automated payments and authorized Avant to debit your account ending in *2684 for the total minimum payment due on the 1st day of each month. Accordingly, after the statement for your account was generated on September 6, 2022, a payment of \$25.00 was scheduled to be processed on October 1, 2022 using permission granted by your autopay enrollment.

On September 17, 2022, you contacted Avant's Customer Service team and stated that you had been unable to access your online account for the past two weeks and requested to know when the issue would be resolved. In response, you were advised that the system was currently updating, and Avant would be unable to investigate it further at that time, to which you then requested to speak with a supervisor. Unfortunately, during this call, the representative you spoke with was unable to pull up your account information to transfer you to a supervisor, and you elected to disconnect the call. We sincerely apologize for this poor customer experience and for any inconvenience it may have caused.

The following day, on September 18, 2022, Avant received a complaint you submitted through the Better Business Bureau, which stated that you were having difficulty accessing your account and were being continually advised that the system was down when attempting to resolve the issue with Avant support. In your complaint, you also stated that you wanted to make a payment and update the email address for the account, as you were no longer able to access the email on

file at time. In response, on September 23, 2022, you were informed that your account had been affected by an isolated incident, and Avant was working on addressing the issue associated with your online account access. You were also advised that the statement balance for your account was \$124.47 and with a total minimum payment of \$25.00 due no later than October 1, 2022.

On September 29, 2022, a rebuttal to the above referenced BBB response was received, which stated that you wanted to have the email address on file updated to justchryk@icloud.co, and you were dissatisfied with the customer service you received.

On October 1, 2022, a payment of \$25.00 was processed, as you had authorized in your enrollment in automated payments.

On October 3, 2022, a response to your BBB rebuttal was provided, which explained that Avant was unable to update your email address to justchryk@icloud.co as requested because it is an invalid email address. Avant also advised you to contact their Customer Support team via phone or email for assistance. That same day, Avant received an email notification from you stating that a full payment to pay off your card had been sent, and you requested to update the email address on file to justchryk@icloud.com. On October 4, 2022, the email address on file was updated as requested, confirmation that your payment of \$124.47 was received was provided, and your account was also unenrolled from automated payments, as you stated that you were attempting to log into your account to opt out but were having difficulty.

Additionally, Avant escalated your concern regarding access to your online account to the appropriate department to investigate. A supervisor reached out to you on October 7, 2022, and during this call, you requested to have your card reissued, and your email address updated to justchryk@asperrx.com. A card reissuance request was also submitted on your behalf. As you were still unable to log in on your dashboard, you were advised to await a response via email regarding the results of the investigation.

On October 21, 2022, you filed another complaint with the Better Business Bureau regarding your inability access your account online. On October 26, 2022, Avant responded, informing you that your account was escalated for further review, and Avant was actively working to resolve the issue. Additionally, Avant requested to know if you would like to remove your account from paperless billing so statements could be sent via postal mail to the mailing address on file. With your approval, Avant removed your account from paperless billing on October 28, 2022, and advised you that your statement date is the 5th of the month. That same day, Avant received an email from a new email address, justion@asperrx.com, in which you requested a new card be sent, as you stated that you may had inadvertently thrown out the previous one. Avant processed your request for a new card on October 29, 2022, and an email confirmation was sent to the above email address advising that your request for a new card had been processed.

On October 31, 2022, as requested in your direct complaint to us, an Avant supervisor reached out to you by phone. You revoked all consent for communications and requested that Avant remove the annual membership fee from your account. You were advised by the supervisor that the fee was non-refundable.

On November 6, 2022, you emailed Avant's Customer Support Team and requested to have your account closed, annual membership fee refunded and a letter stating that your account was closed with a zero balance. On November 7, 2022, your account was closed as requested.

Our investigation of your concerns confirmed that the service you received did not meet the level of service we strive to provide to all of our customers. We pride ourselves in providing excellent customer service, and we apologize for your less than satisfactory experience with Avant. Avant is actively working to resolve the issue that affected your AvantCard account, and as a courtesy, Avant waived the annual fee of \$39.00 assessed to your account. The amount of \$39.00 will be refunded to you via paper check and sent to the address on file, 10899 Coral Shores Dr. 102 Jacksonville, FL 32256.

Additionally, we have confirmed the account has not been reported negatively to the credit reporting agencies as a result of this matter. We apologize again for any inconvenience this has caused you.

We trust that this letter explains and resolves this matter.

Sincerely,

WebBank Compliance Department
HC/ms

cc: Utah Department of Financial Institutions