



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