

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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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.