

COMPLAINT EXAMINATION AND DISPUTE RESOLUTION POLICY

Purpose of the policy:

The purpose of the policy is to ensure a fair and free examination of complaints. More specifically, it is intended to provide oversight for the receipt of complaints, delivery of the acknowledgment of receipt and notice to the complainant, creation of the complaint file, transfer of this file to the AMF at the complainant's request, and filing of the complaint report with the AMF.

Person in charge

The person in charge of applying the policy is _____, This person acts as the respondent with the AMF and the complainant and also forseees the training of the firm's staff

This person is also in charge and responsible for:

- Delivering an acknowledgment of receipt and notice to the complainant;
- Transferring the file to the AMF, at the complainant's request;
- Filing a report twice a year with the AMF using the Complaint Reporting System (CRS).

What constitutes a complaint :

A complaint is the expression of one of the following three elements:

1. a reproach against the registrant;
 2. the identification of real or potential harm that a consumer has sustained or may sustain;
- or
3. a request for remedial action.

Informal steps to correct a specific problem are not considered a complaint, provided the problem is resolved as part of the registrant's normal activities and the consumer has not filed a complaint.

Receipt of the complaint:

Consumers who wish to file a complaint must do so in writing to the attention of _____ at the following address:

• Registrant's name: _____

• Address : _____

• Telephone number : _____

• Fax number : _____

• E-mail address : _____

Employees who receive a complaint must immediately forward it to the person in charge Of this policy.

The person in charge must acknowledge receipt of the complaint within a reasonable period of time, i.e. within _____ business days of receiving it.

The acknowledgment of receipt must contain the following information:

1. A description of the complaint, specifying the real or potential harm, the reproach against the registrant and the requested remedial action;
2. The name and contact information of the person in charge of examining complaints;
3. In the case of an incomplete complaint, a notice requesting more information to which the complainant must respond within a set deadline, failing which the complaint will be deemed to have been abandoned;
4. The complaint examination policy;
5. A notice stating that if not satisfied with the outcome or with the examination of the complaint, the complainant can request that the complaint file be transferred to the AMF. This notice must also mention that the AMF may offer dispute resolution services, if deemed appropriate;
6. A reminder to the complainant that filing a complaint with the AMF does not interrupt the prescriptive period for civil remedies against the registrant.

Creation of the complaint file

A separate file must be created for each complaint.

The file must contain the following:

1. The written complaint and its three elements (the reproach against the registrant, the real or potential harm and the requested remedial action);
2. The outcome of the complaint examination process (the analysis and the supporting documents);
3. The final written response to the complainant with justifying reasons.

Complaint Examination

On receiving a complaint, the registrant must initiate its complaint examination process. The complaint must be examined within _____ days of receiving all the information necessary for the examination.

After examining the complaint, the person in charge must send the complainant a final response with justifying reasons.

Transfer of the file to the AMF

If not satisfied with the outcome or with the examination of the complaint, the complainant may ask the registrant, at any time, to transfer the file to the AMF. The transferred file must include all the information related to the complaint. The registrant is responsible for complying with the rules governing the protection of personal information.

Two complaint reports per year

Twice a year, the person in charge must use the CRS to file a report with the AMF detailing the number and type of complaints received. He must do so regardless of whether any complaints were received.

Policy adopted on _____ day of _____ 20_____

Signed in _____

« Name of person in charge of applying the policy »