SUMMARY OF THE COMPLAINT HANDLING POLICY
Desjardins Securities Inc.
This policy applies to all clients of Desjardins Securities Inc. **:**
Securities brokerage
Desjardins Online Brokerage
Desjardins Private Wealth Management
Desjardins Signature Service
Financial Planning Services

In collaboration with Desjardins Securities Inc., the Complaint Handling Team ("**our team**") has established an effective, fair, and free framework for handling complaints. This framework meets with the quality standards set by regulations. More specifically, our team's role is to analyze complaints with impartiality and a comprehensive assessment of all the facts.

What is a complaint?

A complaint is a reproach or a dissatisfaction that meets one of the following three elements:

- a reproach against Desjardins Securities Inc. or its registered advisors.
- a potential or actual prejudice you have suffered or could have suffered.
- a request for corrective measure.

As part of our complaint handling process, only claims for financial prejudice can be considered. We do not process claims for non-monetary prejudice or punitive damages. Such matters fall under the jurisdiction of regulatory bodies or the courts.

This process may not apply if legal proceedings have been initiated or if the alleged facts have already been the subject of a judgment or settlement.

Before filing a complaint with the Complaint Handling Team

STEP 1 - Contact a customer service supervisor or the branch

In case of dissatisfaction related to Desjardins Securities customer service or administrative, we encourage you to first contact a customer service supervisor, your Advisor or the manager to obtain explanations and, if necessary, resolution of the problematic situation. If it remains unresolved after their intervention, or if you have not received a response within 20 days, our team will take over the matter without any action required on your part.

However, if you believe that an investment Advisor [i] has acted improperly or has failed to comply with its legal or regulatory obligations, please go directly to Step 2.

STEP 2 - Handling by the Complaint Handling Team

Complaint Handling Process

1. An acknowledgement of receipt will be sent to you within five (5) business days of receiving your complaint.
2. Following the acknowledgement of receipt, a Compliance Advisor from our team will contact you as soon as possible.
3. The Compliance Advisor assigned to your complaint will review your file.
4. After reviewing your file, a final written response containing our observations and decision will be sent to you within sixty (60) calendar days of the start of Step 1.
5. If a settlement offer is accepted, you will be required to sign a release form to confirm acceptance of the settlement.
6. If you remain dissatisfied with the final response from our team, you may pursue one of the various recourses available to you, as outlined below.

Note: If you are sending supporting documents for your complaint by email, please encrypt your message and documents, or communicate any sensitive information by phone, fax or mail. You may also contact us to transmit the documents electronically through a secure channel.

Contact information for our team

Complaint Handling Team
100, rue des Commandeurs
Lévis (Québec) G6V 7N5
Phone: 1-888-556-7212
Fax: 418-835-2551
complaints@desjardins.com

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STEP 3 – Recourses available to you

You may choose to use an independent dispute resolution service offered by a regulatory authority or a regulator organization with jurisdiction in **your province of residence** if you remain dissatisfied with the review of your file by our team or its result. Please note that filing your complaint does not interrupt the limitation period for any legal action you may take in the civil courts.

Across Canada:

- **Canadian Investment Regulatory Organization**

Canadian Investment Regulatory Organization (CIRO) is the national self-regulatory organization that oversees all investment dealers, mutual fund dealers and trading activity on Canada's debt and equity marketplaces We invite you to fill out the complaint form by visiting the website: https://www.ocri.ca/ or call 1 877 442-4322. For more information, please consult the brochure "How to make a complaint".

It should be noted that filing a complaint with CIRO does not grant this organization the authority to order Desjardins Securities to indemnify a customer. If you are seeking compensation, you should consider contacting the following organizations.

- **Ombudsman for Banking Services and Investments**

The Ombudsman for Banking Services and Investments (OBSI) provides an independent and impartial process for the investigation and resolution of complaints about the provision of financial services to clients. OBSI can recommend that your firm compensate you if it determines that you have been treated unfairly, considering the criteria of good financial services and business practice, relevant codes of practice or conduct, industry regulation and the law. The OBSI process is free of charge and is confidential. You have 180 days to bring your complaint to OBSI after receiving a response from the Team. If you have not received a response within 90 days, you could take your complaint to OBSI. We invite you to fill out the complaint form by visiting the website: https://www.obsi.ca/en/index.aspx or call 1 888 451-4519. For more information, please consult the brochure "How to make a complaint".

You may also contact the following authorities or commissions:

- **If you reside in Quebec**, you can choose to use the independent dispute resolution service of *the Autorité des marchés financiers* (AMF). The AMF will examine your file upon request and, if the situation is appropriate, may offer a conciliation or mediation service to resolve the conflict. Upon receiving your written request, our team will send a copy of your complaint file to the AMF. You can also send your file directly by mail. For more information, please visit the website: www.lautorite.qc.ca or call 418 525-0337 or toll-free 1 877 525-0337.

- **If you reside in New Brunswick**, you may choose to use the services of *the Financial and Consumer Services Commission* which will review your file upon request. In specific cases, the latter has the power to order a person or firm that has contravened the securities laws of the province to pay compensation to a claimant. We invite you to fill out the complaint form by visiting the website: https://fcnb.ca/en/online-services/submit-a-complaint and follow the instructions for submitting the form or call 1 866 933-2222.

- **If you reside in Manitoba**, you may choose to use the services of the *Manitoba Securities Commission* which will review your file upon request. In specific cases, the latter has the power to order a person or firm that has contravened the securities laws of the province to pay compensation to a claimant. We invite you to fill out the complaint form by visiting the website: https://mbsecurities.ca/ and follow the instructions for submitting the form or call 204 945-2548.

- **If you reside in Saskatchewan**, you may choose to use the services of the *Financial and Consumer Affairs Authority*, who will review your file upon request. In specific cases, the latter has the power to order a person or company that has contravened the securities laws of the province to pay compensation to a claimant. We invite you to fill out the complaint form by visiting the website: https://www.fcaa.gov.sk.ca/ and follow the instructions for submitting the form or call 306 787-5645.

- **If you reside in a province other than those listed above,** please contact our team or CIRO, at the contact information above for your recourses.

Arbitration: you may choose to use arbitration services. The arbitrator acts like a judge and reviews facts presented by each side of the dispute. Either side can choose to be represented by a lawyer, although it is not required. Arbitrators in the CIRO Arbitration Program can award compensation. While arbitration involves costs, they are often lower than those of going to court. For more information, please contact CIRO at the contact information above.

You should consider that there are prescribed time limits within which you are entitled to initiate civil proceedings. At any time, you may seek the assistance from a legal professional who can explain the options and recourses available to you. Once the applicable limitation period has expired, you may lose the right to exercise your recourses.

[i] **Securities brokerage:** Wealth Manager
When introducing themselves to you, your advisor may use the professional title of “Wealth Manager” or “Investment or Wealth Management Advisor”. They are registered with the Canadian Investment Regulatory Organization (CIRO) as a registered representative. A “Wealth Manager” may also use the title of “Portfolio Manager” if registered as such with CIRO. In that case, they are authorized to make investment decisions on your behalf for your discretionary management accounts.

Desjardins Private Wealth Management: Private Portfolio Manager
When introducing themselves to you, your private wealth manager may add the designation "Portfolio Manager" or "Associate Portfolio Manager" to their title. Registered as such with the Canadian Investment Regulatory Organization (CIRO), they are authorized to manage your discretionary management account. This means they can make investment decisions on your behalf regarding those accounts. The advice provided by an Associate Portfolio Manager is also approved by a Portfolio Manager.

Desjardins Signature Service: Wealth Management Advisor
When introducing themselves to you, your advisor may use the professional title of “Wealth Management Advisor” or “Senior Wealth Management Advisor”. They are registered with the Canadian Investment Regulatory Organization (CIRO) as a registered representative.