

SUMMARY OF THE COMPLAINT HANDLING PROCEDURE Desjardins Securities inc.

In collaboration with the Desjardins Group Ombudsman and Desjardins Securities inc., the Complaint Handling Team (the "Team") established an effective, fair and free framework for handling customer complaints. This framework meets the quality standards set out by the applicable regulations. Specifically, the Team's role is to examine client complaints in a neutral manner and take all relevant facts into account.

Details on how the Team handles complaints can be found below. The Desjardins Securities Designated Complaint Officer oversees the application of this procedure. He also liaises with the Investment Industry Regulatory Organization of Canada ("IIROC").

» Before sending a complaint to the Team

If you're not satisfied with the service provided by Desjardins Securities or have an administrative issue, we invite you to first speak with your investment advisor or his branch manager to obtain explanations and, if need be, the resolution of the problematic situation. If you remain dissatisfied after their intervention, you can file a complaint.

However, if you believe that your investment advisor has acted improperly or has breached their legal or regulatory obligations, you can file a complaint directly with the Team.

» What is a complaint?

A complaint occurs:

- When dissatisfaction regarding customer service or an administrative issue has not been resolved to your satisfaction by Desjardins Securities.
- When you suspect that Desjardins Securities or one of its employees has violated the law or an IIROC rule or committed misconduct.

The following are generally grounds for a complaint:

- Violation of the confidentiality of the client's personal information
- Theft, fraud, misappropriation or misuse of the client's funds or securities
- Forgery or misrepresentation of information
- Investments that aren't suitable for the client based on their objectives and risk tolerance
- Unauthorized or excessive transactions in client's account
- Personal financial dealings with the client, such as borrowing money from or lending money to the client, or acting as the client's proxyholder, trustee or liquidator
- Unauthorized activities conducted outside of Desjardins Securities
- Unreported conflicts of interest

» How to file a complaint with the Team

Complaints can be mailed to:

Complaints Handling Team
100 Rue Des Commandeurs
Lévis QC G6V 7N5

Or fax to:

418 833-5985 ou 1-877-833-5985

We invite you to describe in your complaint the alleged misconduct (i.e. what led you to complain), the damage sustained and the corrective action requested (i.e. the outcome you are hoping for).

However, if you are unable to submit a written complaint, you can contact one of our advisors at 514-985-1883 or at 1-877-985-1883 (toll-free).

You can also visit the Autorité des marchés financiers' website which provides you with tools to help you file a complaint: <https://lautorite.qc.ca/en/general-public/assistance-and-complaints/making-a-complaint>.

» What will happen next?

- You'll receive an acknowledgement of receipt within five (5) business days after we receive your complaint.
- Shortly after the confirmation is sent, a compliance advisor from the Team will contact you to discuss your file and make sure that you've submitted all the documentation required to review your complaint.
- The compliance advisor assigned to your file will review your case.
- After your file has been reviewed, a detailed response containing our findings and the decision will be sent to you within 90 days following receipt of the complaint.
- If you receive a settlement offer, you must sign a release to accept it.
- If you're not satisfied with the decision, we invite you to consult the list of other options for recourse along with copies of the IIROC's investor guides enclosed with the confirmation and decision letters.

- This process may not apply if there is a pending legal proceeding or if a ruling or settlement has already been reached regarding the allegations.
- If the Team isn't able to provide a detailed response within 90 days, they will contact you to let you know the reasons for the delay and when the review should be completed.

» Recourses available to you

Many recourses are available to you if you're not satisfied with the handling of your complaint by our Team or its outcome. Below is a summary of the main recourses available.

Among the main recourses, you can ask the review of your complaint file by the Desjardins Group Ombudsman ("the Ombudsman"), which is the last resort within Desjardins Group. You can also request the transfer of your complaint file to the Investment Industry Regulatory Organization of Canada ("IIROC") or choose to use an independent dispute resolution service, such as those offered by the Autorité des marchés financiers ("AMF") or the Ombudsman for Banking Services and Investments ("OBSI"), without first going through the Desjardins Group Ombudsman.

Desjardins Group Ombudsman

You can ask the Ombudsman to review your complaint. This is free and optional internal Desjardins service.

Upon written request, we can forward a copy of your complaint file to the Ombudsman. You can also send your file directly to:

Desjardins Group Ombudsman
PO Box 7, STN Desjardins
Montreal (Quebec) H5B 1B2
1-866-866-7000, ext. 5557793
Fax: 514-281-7855

Once all the necessary information has been received, the Ombudsman will send you its decision within 90 days.

Investment Industry Regulatory Organization of Canada

IIROC will review your file and determine whether to initiate an investigation. If a contravention of their rules has been committed, IIROC may impose sanctions, such as a fine, suspension or permanent prohibition.

Upon your written request, our team will forward a copy of your complaint file to IIROC. You can also complete an online complaint form on IIROC's website or send your file directly to the following address:

Complaints and Inquiries Department
525 Viger Avenue West, Suite 601
Montreal (Quebec) H2Z 0B2
Toll-free tel.: 1 877 442-4322
Toll-free fax: 1 888 497-6172
Email : investorinquiries@iiloc.ca
www.ocrcvm.ca

Autorité des marchés financiers

The AMF will examine your file. If deemed appropriate, the AMF could offer conciliation or mediation services to resolve the conflict. This process is on a voluntary basis. A party cannot be forced into it.

Upon written request, we can forward a copy of your complaint file to the AMF. You can also send your file directly to:

Complaints and Compensation Department
Place de la Cité, Cominar Tower
400-2640 boulevard Laurier
Quebec City (Quebec) G1V 5C1
Website: <https://lautorite.qc.ca/>

Ombudsman for banking services and investments

OBSI offers an independent service for resolving investment and banking disputes with participating firm and may recommend, on a non-binding basis, compensation up to \$350,000.

You may submit your complaint to OBSI if you have not received our final response within 90 days of filing your initial complaint or if you are not satisfied with our final response. In this case, you have a period of 180 days following receipt of our final response.

You must file your complaint directly with OBSI who will then contact us for the transfer of your file by completing the online complaint form on OBSI's website or by writing to:

20, rue Queen Ouest, Suite 2400, C.P. 8
Toronto (Ontario) M5H 3R3 Toll-free
Tel: 1 888 451-4519 Toll-free
Fax: 1 888 422-2865 Email: ombudsman@obsi.ca
www.obsi.ca

Finally, please note that the filing of your complaint, including its transfer to the AMF, does not interrupt the prescriptive period for civil remedies.