

## SUMMARY OF THE COMPLAINT HANDLING POLICY

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In collaboration with Desjardins Financial Services Firm Inc. ("DFSF"), the Complaint Handling Team ("Team") established an effective, fair and free framework for handling client/member<sup>1</sup> complaints. This framework meets with the quality standards set out by the applicable regulations. Specifically, the Team's role is to examine client/member complaints in a neutral manner and take all the relevant facts into account.

If you're not satisfied with the service provided or a recommended product of DFSF, we invite you to first contact your financial advisor or his manager who will examine your dissatisfaction and try to resolve it. If you remain dissatisfied after their intervention, you can file a complaint.

### Especially, the following are considered to be a complaint:

- Any statement by a client/member alleging misconduct relating to a product distributed by DFSF that it owns or has previously owned or relating to advice issued by one of its registrants or former registrants.
- Dissatisfaction dealt with in the ordinary course of business where the client/member remains dissatisfied.
- Poor investment advice, presentation or investment borrowing recommendations, presentation of false or misleading information, promise of return.
- An unauthorized transaction in relation to one or more client/member accounts.
- Violation of the confidentiality of client/member information.
- Theft, fraud, misappropriation or illicit use of funds or securities, forgery and falsification, price manipulation and insider dealing, money laundering.

### How to file a complaint with the Team

Complaints can be mailed to:

**Complaint Handling Team**  
100, des Commandeurs Street  
Levis (Quebec) G6V 7N5

Or fax to:

418 835-2551 or 1 877 833-5985 (toll-free)

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 418 838-8184 or at 1 888 556-7212 (toll-free).

You can visit the Mutual Fund Dealers Association of Canada ("MFDA") website which provides you with tools to help you file a complaint: <https://mfda.ca/investors/how-to-make-a-complaint/>.

### What will happen next?

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

### Recourse available to you

Another recourse is available to you if you're not satisfied with the handling of your complaint by our Team or its outcome.

You must contact the MFDA directly for them to review your complaint file. Finally, please note that the filing of your complaint, including its transfer to the MFDA, does not interrupt the prescriptive period for civil remedies.

### Mutual Fund Dealers Association of Canada

You can fill out an online form on the MFDA website or send your file directly to the following address:

MFDA Complaints  
1000-121, King Street West  
Toronto (Ontario) M5H 3T9  
Telephone: 416 361-6332 or 1 888 466-6332 (toll-free)  
Fax: 416 361-9073  
E-mail: [complaints@mfda.ca](mailto:complaints@mfda.ca)  
<https://mfda.ca/investors/how-to-make-a-complaint/>

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<sup>1</sup> The use of the masculine gender has been used, without discrimination, in order to lighten the present procedure and make it easier to read.

**MUTUAL FUND DEALERS ASSOCIATION OF CANADA**  
**Client Complaint Information Form**

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Clients of a mutual fund dealer who are not satisfied with a financial product or service have a right to make a complaint and to seek resolution of the problem. Mutual Fund Dealers Association of Canada ("MFDA") Member have a responsibility to their clients to ensure that all complaints are dealt with fairly and promptly. If you have a complaint, these are some of the steps you can take:

- Contact your mutual fund dealer. Member firms are responsible to you, the investor, for monitoring the actions of their representatives to ensure that they are in compliance with by-laws, rules and policies governing their activities. The firm will investigate any complaint that you initiate and respond back to you with the results of the investigation within the time period expected of a Member acting diligently in the circumstances, in most cases within three months or receipt of the complaint. It is helpful if your complaint is in writing.
- Contact the Mutual Fund Dealers Association of Canada ("MFDA"), which is the self-regulatory organization in Canada to which your mutual fund dealer belongs. The MFDA investigates complaints about mutual fund dealers and their representatives and takes enforcement action where appropriate. You may make a complaint to the MFDA at any time, whether or not you have complained to your mutual fund dealer. The MFDA can be contacted:
  - By completing the online complaint form at [www.mfda.ca](http://www.mfda.ca)
  - By telephone in Toronto at 416 361-6332, or toll-free at 1 888 466-6332
  - By fax at 416 361-9073
  - By e-mail at [complaints@mfda.ca](mailto:complaints@mfda.ca)<sup>2</sup>
  - In writing by mail to 121, King Street West, Suite 1 000, Toronto (Ontario), M5H 3T9

**COMPENSATION:**

The MFDA does not order compensation or restitution to clients of Members. The MFDA exists to regulate the operations, standards of practice and business conduct of its Members and their representatives with a mandate to enhance investor protection and strengthen public confidence in the Canadian mutual fund industry. If you are seeking compensation, you may consider the following:

- **Ombudsman for Banking Services and Investments ("OBSI"):** You may make a complaint to OBSI after you have complained to the dealer, at either of the following times:
  - If the dealer's Compliance Department has not responded to your complaint within 90 days of the date you complained, or;
  - After the dealer's Compliance Department has responded to your complaint and you are not satisfied with the response. **Please note that you have 180 calendar days to bring your complaint to OBSI after receiving the dealer's response.**
- OBSI provides an independent and impartial process for the investigation and resolution of complaints about the provision of financial services to clients. OBSI can make a non-binding recommendation that your firm compensate you (up to \$350,000) if it determines that you have been treated unfairly, taking into account 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. OBSI can be contacted:
  - By telephone in Toronto at 416 287-2877, or toll-free at 1 888 451-4519
  - By e-mail at [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)
- **Legal Assistance:** You may consider retaining a lawyer with the complaint. You should be aware that there are legal time limits for taking civil action. A lawyer can advise you of your options and recourses. Once the applicable limitation period expires, you may lose rights to pursue some claims.
- **Manitoba, New Brunswick and Saskatchewan:** Securities regulatory authorities in these provinces have the power to, in appropriate cases, order that a person or company that has contravened securities laws in their province pay compensation to a claimant. The claimant is then able to enforce such an order as if it were a judgment of the superior court in that province. For more information, please visit:
  - Manitoba: [www.msc.gov.mb.ca](http://www.msc.gov.mb.ca)
  - New Brunswick: [www.nbsc-cvmnb.ca](http://www.nbsc-cvmnb.ca)
  - Saskatchewan: [www.fcaa.gov.sk.ca](http://www.fcaa.gov.sk.ca)
- **In Quebec:**
  - If you are not satisfied with the outcome or with the examination of a complaint, the Autorité des marchés financiers ("AMF") can examine your complaint and may provide dispute resolution services.
  - If you think you are a victim of fraud, fraudulent tactics or embezzlement, you can contact the AMF to see if you meet the eligibility to submit a claim to the *Fonds d'indemnisation des services financiers* ("Financial Services Compensation Fund"). An indemnity of up to \$200,000 can be payable through sums accumulated in the fund for an eligible claim.
  - For more information:
    - Contact the AMF by telephone at 418 525-0337 (Quebec), or toll-free at 1 877 525-0337
    - Visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca)

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<sup>2</sup> You must consider issues related to the security of electronic transmission when transmitting confidential information through an unsecured e-mail.