



Complaint Report

User's Guide

Legal Deposit – Bibliothèque et Archives nationales du Québec, 2024

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1. Introduction

In 2022-2023, the Autorité des marchés financiers (the “AMF”) created a section in its E-Services called “Complaint Report.” This section allows users to enter and report their complaints in a more fluid and intuitive manner.

The new section makes it easier for users to:

- Record and track individual complaints;
- Consult the information on various complaint forms registered in the “Complaint Report” (the platform);
- Submit a declaration (a report) with or without complaints.

This guide provides information on the platform’s various functions.

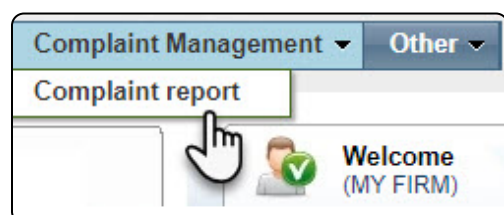
2. To Access the Platform

Connect to the AMF's E-Services from the website www.lautorite.qc.ca.

Click on the tab using the “Complaint Management” path.



Choose the “Complaint report” option.



3. To Enter or Consult Complaints

This section presents a range of information on how to enter and view complaints.

3.1. ADDITIONAL INFORMATION (OR HELP) BUTTON


Some input fields come with a contextual help icon that looks like this: 

Clicking on the icon will open a window with detailed information on the input field.

For example, here is the help message for the “Complaint record identification code” field.

General information

Complaint record identification code:




The identification code is the internal reference number assigned to the complaint by the firm. We recommend using a unique number for each complaint.


3.2. DATE


To enter a date, click on the calendar icon and then select the desired date.

yyyy-mm-dd



yyyy-mm-dd





<

January

>

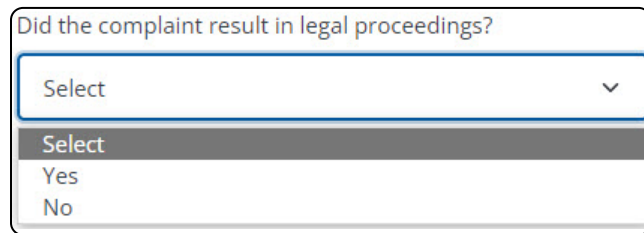
2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4
5	6	7	8	9	10	11

3.3. DROP-DOWN LIST

Several fields in the platform must be completed using drop-down lists.

You will need to click on the field to open the list and then select the appropriate value from the list.



The screenshot shows a form field with the label "Did the complaint result in legal proceedings?". Below the label is a drop-down menu. The menu is currently open, showing a list of options: "Select", "Yes", and "No". The "Select" option is highlighted in a dark grey bar, indicating it is the currently selected or default option. A small downward-pointing arrow is visible on the right side of the "Select" option.

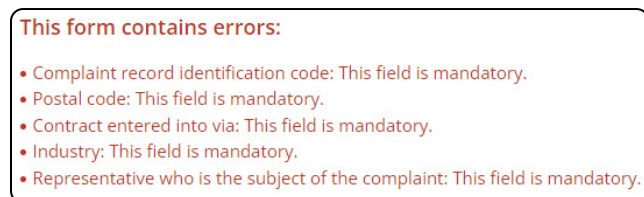
The choices shown in some lists depend on a selection made in a previous list. For example, the choices in the "The reason (category) for the complaint is related to" list depend on the selection you made in the "Select the industry:" list.

3.4. MANDATORY FIELDS

All fields are mandatory, unless otherwise specified.

If you do not complete a mandatory field, the platform will display an error message on the active page, above the input fields.

For example, if you try to save your work without having completed all the required fields, you will see the following message:



The screenshot shows a red-bordered box with a red header that reads "This form contains errors:". Below the header is a list of five error messages, each preceded by a red bullet point:

- Complaint record identification code: This field is mandatory.
- Postal code: This field is mandatory.
- Contract entered into via: This field is mandatory.
- Industry: This field is mandatory.
- Representative who is the subject of the complaint: This field is mandatory.

3.5. PRINTING

You can always print a page from the platform, even if the page does not have a "Print" button. Just use the web browser's "Print" function to print a screen shot.

3.6. CSV FILES

From various sections of the platform, you can create and export a list of:

- Your unresolved complaints;
- The complaints you will be submitting in your report.



This list will be created in a CSV file format.¹

We recommend that you first save the CSV file to your hard drive, then verify its contents using your spreadsheet (Excel or other) program.

Note that the procedure for opening a CSV file varies, depending on the spreadsheet program you use. Refer to your spreadsheet's user guide for more information.

¹ This file format is used for data exchange between applications. CSV stands for "Comma Separated Values." It is a generic file format used by most spreadsheet programs to export data. The CSV format contains data items from a spreadsheet or database. In the case of the Complaint Report, the fields are separated by commas. More specifically, the CSV file contains commas and line breaks that the spreadsheet program uses to arrange the data into cells, rows and columns.

Complaint entry

Enter information about the complaints received by the firm relating to:

Firms, representatives and independent partnerships



You can enter or update information about complaints received by the firm at any time. During the annual reporting period of March 1 to May 1 inclusive, click “Step 2 – Submit the complaint report” to file your complaint report.

Even if you have no complaints to report, you must still submit a complaint report informing us of this. Click on “Step 2 – Submit the complaint report” to validate the information to be filed.

Contact us

Telephone (voicemail): 1 877 525-0337, ext. 4122

E-mail: rapportdeplaintes@lautorite.qc.ca

Detailed information on the functions you can access

Step 1 – Complaint entry (home page of the “Complaint report” section)

This page displays a list of complaints entered on behalf of the firm for which you are authorized to report complaints.

Use this page to:

- View the list of complaints entered;
- Search for a complaint, using its identification code;
- Export the complaints entered to a CSV file;
- Add complaints;
- Edit complaints;
- Delete unreported complaints;
- Withdraw reported complaints.

If you have multiple complaint reporting obligations with the AMF, you need to select, from the drop-down list, your reporting relationship with the AMF (e.g., reporting as a credit assessment agent, insurer, firm, independent partnership or representative, securities advisor or broker) before you continue.

Complaint entry

Enter information about the complaints received by the firm relating to:

Select

Step 2 – Submit the complaint report

This section gives you access to the “Lists of complaint reports” for a given period in order to prepare, validate and submit complaint reports to the AMF.

- If you have multiple complaint reporting obligations with the AMF, you need to select the appropriate report (e.g., reporting as a credit assessment agent, insurer, firm, independent partnership or representative, securities advisor or broker) before preparing, validating and submitting the complaint report.

Validate the information

Reference period: from January 1 to December 31, 2023

Reporting related to: Firms, representatives and independent partnerships


Validate the information

Reference period: from January 1 to December 31, 2023

Reporting related to: Securities adviser, dealer

Validate the information

- A list of complaint reports sent to the AMF will then be displayed.

Submitted complaint reports						
Number of reports: 1						
REFERENCE PERIOD	COMPLAINTS REPORTED	REPORTING RELATED TO	DATE SENT	CONFIRMATION NO.	SENT BY	EXPORT
July 1 to December 31, 2022	1	Firms, representatives and independent partnerships	2023-03-06 13:07:10 (ET)	LDPSF-20230306-130710441	Your Name	

5. List of Complaints

Under “Step 1 – Complaint entry”

This page displays the complaints registered on behalf of the firm for which you report complaints. This step is used to manage your complaints as they are opened and as the file develops.

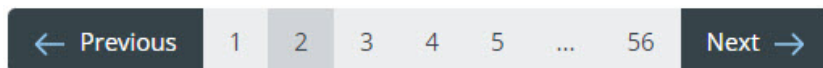
- If you have multiple complaint reporting obligations with the AMF, you need to select, from the drop-down list, which one you are referring to (e.g., reporting as a credit assessment agent, insurer, firm, independent partnership or representative, securities advisor or broker) to display the related complaints.
- If you have only one reporting obligation, the platform will display only complaints related to that obligation.

From this page, you can view registered complaints and search for a complaint by identification code. You can also add, edit, delete or withdraw a complaint.

By default, reported complaints (without a closing date) and new complaints are sorted separately. They are sorted by creation date, from the most recent to the oldest.

All users with access to this page may view, add, edit, delete or withdraw a complaint. The AMF does not have access to this page.

The platform displays a maximum of 30 complaints at a time. When the list contains more than 30 complaints, the navigation links “Previous” and “Next” appear below the list.



Reported complaints – History

This section contains only complaints that are reported as “closed” in the current platform (i.e., it does not contain any complaints reported through the former SRP-CRS system or, for the insurers, the Excel grid).

The history presents resolved complaints reported in complaint reports submitted since 2013.

You can edit the complaints in the history if you have new information that needs to be brought to our attention. The amended complaints will be forwarded to your next report. Enter a complaint record identification code for a faster complaint search.

Various options are available on this page.

- “Add a complaint”: This button takes you to the detailed complaint page to create a new complaint. See Sections 6 and 6.1 for more information on creating a complaint.
This function does not appear if you have already fulfilled your obligation to report your complaints to the AMF.
- “Search”: Use this button to search for a complaint by its identification code.
- “Export the list”: Use this function to export the complaint data appearing on the screen, including the data on the previous or following pages, to a CSV file.

This report does not include the complaints in the “Reported Complaints – History” section.

6. Complaint Form

The complaint form has various sections and fields, depending on the obligation selected for the firm.

All fields are mandatory unless otherwise indicated.

Enter information about the complaints received by the firm relating to:

Securities adviser, dealer

General information

Complaint record identification code:

Date of receipt of the complaint:

Complainant's postal code. For Canada, enter the first three characters only.

Canada

Financial products or services

Select the financial products or services offered and the reasons for complaint that most accurately reflect the information in the complaint record.

Select the industry:

Select

Representatives

Is a representative of the firm a subject of this complaint?

Select

Processing of the complaint record

When did the firm provide a final response to the complainant?

When was the complaint record closed?

Indicate the outcome of the complaint:

Select

Did the complaint result in legal proceedings?

Select

Don't forget to update the information

Some details may not yet be known to you at the time you enter the information for a particular complaint. Also, depending on complaint progress, new information might be communicated to you after the complaint has been reported.

Inform us of any new facts by updating the information. The updated information will be submitted to us with your next report.

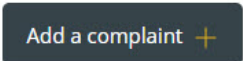
Cancel Save and add Save

Various options are available when adding a complaint:

- “Cancel”: This button will return you to the “Complaint List” page without saving the changes you have made. All information entered on the complaint form page will be lost.
- “Save”: Use this button to save complaint-related information once it has been created. After saving, the platform takes you back to “Step 1 – Complaint entry” (the default home page). A note is also added to the complaint history.
- “Save and Add”: Use this button to save complaint-related information once the complaint has been created, then add a new complaint. The platform saves the information on the complaint and then displays the complaint form page again, but with empty fields. You can then add a new complaint by completing the fields again.


6.1. HOW TO ADD A COMPLAINT

Here are the steps to follow to add a complaint.

1. In the platform, under “Step 1 - Complaint entry”:
 - If you have multiple complaint reporting obligations with the AMF, you need to select, from the drop-down list, your reporting relationship with the AMF (e.g., reporting as a credit assessment agent, insurer, firm, independent partnership or representative, securities advisor or broker).
 - If you have only one complaint reporting obligation, the platform will show that obligation by default.
2. Click on the icon. 
3. Complete the mandatory fields of the complaint in the required sections:
 - Begin by completing the required fields in the “General information” section.
 - Complete the required fields in the “Financial products or services” section. Drop-down lists will appear according to a specific obligation or industry. New fields may appear, based on the information entered from the drop-down list.
 - Complete the required fields in the “Representatives” section:
 - Complete the required fields in the “Representatives” section:
 - Finally, complete the mandatory fields in the “Processing of the complaint record” section, where you already have the requested information. You can enter any missing information once you have the required information (e.g.: the closing date of the record or if the complaint has led to legal proceedings).
4. Save your complaint using one of the following buttons:
 - “Save and add,” if you need to enter a new complaint related to the reporting obligation selected previously, in Step 2.
 - “Save,” if you have no more complaints to enter or if you need to enter complaints under a different reporting obligation (in this case, repeat Step 1).
5. Repeat these steps to add a new complaint.

6.2. HOW TO EDIT A COMPLAINT

You can edit complaints that are newly registered in the “Complaint Report” platform or those from a previous period that are still open (that do not have a closing date). You can search for a complaint using either its identification code or the cards displayed on the home page.

If a complaint has been closed (the “Closing date” field has been completed) and reported (it can be found in the “Reported complaints – History” section: click on  to view the complaints), it cannot be edited after the correction period.

**Corrections can be made for a period of 36 months
starting on the date of the receipt of the closed complaint.**

Here are the steps to follow to edit a complaint.

1. In the platform, under “Step 1 – Complaint entry”:
 - If you have multiple complaint reporting obligations with the AMF, you need to select, from the drop-down list, your reporting relationship with the AMF (e.g., reporting as a credit assessment agent, insurer, firm, independent partnership or representative, securities advisor or broker).
 - If you have only one complaint reporting obligation, the platform will show that obligation by default.
2. Find the complaint to be edited using its identification code, the cards displayed on the home page, or the history of reported complaints.
3. Click on the complaint you want to edit. The “Details of a complaint” page will appear with the information in the system on the selected complaint.
4. Edit the complaint in the appropriate field(s), remembering to complete the mandatory fields in the required sections.
5. Save your complaint using the “Save” button.
 - This function is only available if you have edited any of the fields in the complaint.
6. Repeat these steps to edit another complaint.

6.3. HOW TO DELETE A COMPLAINT

A complaint can be deleted as long as it has not been reported. A deleted complaint will no longer appear in the list of complaints and will not be reported.


If the complaint has already been reported, you must “withdraw” it instead. See Section 6.4 for more information.

To delete a complaint, complete the following steps:

1. Find the complaint to be deleted using its identification code or the cards displayed on the home page.
2. Click on the complaint to be deleted. The “Details of a complaint” page will be displayed with the information in the system on the selected complaint.
3. Then select the “Delete” button at the bottom of the page. In the “Are you sure you want to delete this complaint?” message box, select the “Yes, delete it” button. The platform then returns to the “Complaint entry” page with the updated information. The complaint will be deleted and will no longer appear in the complaint list or the reported complaint history.
4. Repeat these steps to delete another complaint.

6.4. HOW TO WITHDRAW A COMPLAINT

A complaint that is no longer appropriate may be withdrawn if:

- It has been reported (when its status is “Update required”).
- It has been declared closed (in the “Reported complaints – History” section;
- click on the  to view the complaints). However, the complaint cannot be withdrawn after the 36-month correction period following the closing date.

The withdrawn complaint will reappear in the list of reportable complaints with the status “Withdrawn.” It will be shown in the next reporting period as to be reported.

A “Withdrawn” complaint cannot be modified after it has been reported.

To withdraw a complaint, complete the following steps:

1. In the platform, under “Step 1 – Complaint entry”:
 - If you have multiple complaint reporting obligations with the AMF, you need to select, from the drop-down list, your reporting relationship with the AMF (e.g., reporting as a credit assessment agent, insurer, firm, independent partnership or representative, securities advisor or broker).
 - If you have only one complaint reporting obligation, the platform will show that obligation by default.
2. Find the complaint to be withdrawn using its identification code, the cards displayed on the home page, or the history of reported complaints.
3. Click on the complaint you want to withdraw. The “Details of a complaint” page will appear with the information in the system on the selected complaint.
4. Click on the “Withdraw” button.
5. Select your reason for withdrawing this complaint and click the “Withdraw complaint” button. The complaint history will be updated.
6. The platform displays the “Complaint list” page with the updated information. The complaint appears in the list with the status “Withdrawn.”
7. Repeat these steps to withdraw another complaint.

7. Submit the complaint report

Ensure that your reportable complaints have been updated before submitting your complaint report.

Use the “Step 2 – Complaint report” section of the “Submit the complaint report” page to access the lists of complaint reports for a given reference period in order to prepare, validate and submit your reports to the AMF or to export submitted complaint reports.

All users with access to this page can consult, edit, print or submit a report. The AMF does not have access to this page.

Step 1 – Complaint entry

Step 2 – Submit the complaint report

Submit the complaint report

1 Complaint reports are submitted during the reporting period, which is March 1 to May 1 inclusive.
Check that your reportable complaints have been updated before submitting your complaint report. Even if you have no complaints to report, you must validate the information and submit a complaint report to inform us of this.

Validate the information

Reference period: from January 1 to December 31, 2023
Reporting related to: Firms, representatives and independent partnerships


Validate the information

Reference period: from January 1 to December 31, 2023
Reporting related to: Securities adviser, dealer

Validate the information

Submitted complaint reports

Number of reports: 1


REFERENCE PERIOD	COMPLAINTS REPORTED	REPORTING RELATED TO	DATE SENT	CONFIRMATION NO.	SENT BY	EXPORT
July 1 to December 31, 2022	1	Firms, representatives and independent partnerships	2023-03-06 13:07:10 (ET)	LDPSF-20230306-130710441	Your Name	

Please note the following conditions:

- A complaint report cannot be submitted before March 1. but must be submitted by May 1 of each year.
- The platform collects:
 - New complaints with a date of receipt prior to the end date of the reporting period;
 - Updated complaints;
 - Complaints that are still open (no closing date).
- You can only submit one report for a given reporting period.
- The platform displays the reference period(s) for which a report is required:
 - If you are in default, you will need to submit a report covering the missing period before you can submit a report for the current period.
 - The current period will only be displayed once you have submitted all the reports covering the periods for which you are in default.

Various options are available on this page:

- The “Validate the information” button gives you access to a report's submission page in order to prepare and validate it and submit it to the AMF.
- If the button is grayed out, this means that the submission period has not begun. You do not need to send any reports at this time.
- You can export a complaint report that you have sent to the AMF in PDF format by clicking on the icon of the desired report, in the “Export” column.

Submitted complaint reports						
Number of reports: 1						
REFERENCE PERIOD	COMPLAINTS REPORTED	REPORTING RELATED TO	DATE SENT	CONFIRMATION NO.	SENT BY	EXPORT
July 1 to December 31, 2022	1	Firms, representatives and independent partnerships	2023-03-06 13:07:10 (ET)	LDPSF-20230306-130710441	Your Name	

7.1. HOW TO SEND A COMPLAINT REPORT

The following steps are required to submit a complaint report:

1. In the platform, under “Step 2 – Submit the complaint report”:
 - Click on the “Validate the information” button to view the information summary. It contains statistics on the complaint and the list of reported complaints (displayed as cards) to be submitted.

Step 1 – Complaint entry

Step 2 – Submit the complaint report

Send the complaint report

Information summary

Reference period:
January 1 to December 31, 2023

Firm:
MY FIRM

Reporting related to:
Firms, representatives and independent partnerships

Report sent by:
Your Name

Date submitted:
3/6/2023

Statistics

Closed complaints (closing date indicated)	0
New complaints, in process (closing date not indicated)	1
Previous complaints, in process (closing date not indicated)	0
Withdrawn complaints	0
TOTAL COMPLAINTS REPORTED	1

Complaints reported

Number of complaints: 1 [Export the list](#) ↓

MORTGAGE BROKERAGE

- Mortgage loan
- Product
- Adequacy/Suitability of product

1

Received
2022-12-01

Closed on
N/A

Statement

☐

I hereby certify that all the information in this complaint report has been provided in the manner required therefor and is complete, accurate and up to date.

Cancel

Send the complaint report

- If necessary, export the list of reported complaints in CSV format to validate the information.

[Export the list](#) ↓

2. If the information needs to be edited before you submit your complaint report, make all the required corrections before proceeding to the next step. You can:
 - Click on the complaint card you want to edit and make the necessary corrections.
 - Click on “Cancel” and make the necessary corrections. See Section 6.2 for more details on how to edit a complaint.
3. If the information presented in the summary and the information presented in the reported complaints section is accurate, check the box “I hereby certify that all the information in this complaint report has been provided in the manner required therefore and is complete, accurate and up to date.”

Statement

☒

I hereby certify that all the information in this complaint report has been provided in the manner required therefor and is complete, accurate and up to date.


Cancel

Send the complaint report


4. Once the reporting box has been checked, the “Send the complaint report” button becomes clickable. Click on the button and you will receive a submission confirmation number.

Step 1 – Complaint entry | Step 2 – Submit the complaint report

Confirmation of receipt

 **Thank you. We have received your complaint report.**
Confirmation No.: LDPSF-20240216-154911210
Sent on: February 16, 2024


Based on your information

 **Another complaint report must be submitted.** Please continue to step 2 to validate the related information.
[Continue →](#)

Click “Continue” to return to the “Step 2 – Submit the complaint report” home page. You will be able to see the details of your complaint report and export it in PDF format.

Submitted complaint reports

Number of reports: 1


REFERENCE PERIOD	COMPLAINTS REPORTED	REPORTING RELATED TO	DATE SENT	CONFIRMATION NO.	SENT BY	EXPORT
July 1 to December 31, 2022	1	Firms, representatives and independent partnerships	2023-03-06 13:07:10 (ET)	LDPSF-20230306-130710441	Your Name	

5. Repeat these steps to submit another complaint report.

7.2 HOW TO PRINT A SUBMITTED COMPLAINT REPORT

To print a complaint report that has been submitted, complete the following step:

In the platform, under “Step 2 – Submit the complaint report” and in the “Submitted complaint reports” section click on the icon of the desired report in the “Export” column.

Submitted complaint reports						
Number of reports: 1						
REFERENCE PERIOD	COMPLAINTS REPORTED	REPORTING RELATED TO	DATE SENT	CONFIRMATION NO.	SENT BY	EXPORT
July 1 to December 31, 2022	1	Firms, representatives and independent partnerships	2023-03-06 13:07:10 (ET)	LDPSF-20230306-130710441	Your Name	

Additional Information

If you have any questions regarding complaint reports, please contact the Direction des plaintes et de l'indemnisation at:

Québec: 418 525-0337, ext. 4122

Montréal: 514 395-0337, ext. 4122

Toll free: 1 877 525-0337, ext. 4122

Email: rapportdeplaintes@lautorite.qc.ca