Model summary of complaint processing policy for independent representatives registered under the

*Act respecting the distribution of*

*financial products and services*

# Filing a complaint

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(The representative’s name and the description “independent representative”)

Summary of my complaint processing and dispute resolution policy

regarding our services

I make sure complaints are assigned quickly and processed in a timely manner.

# What is a complaint?

A complaint expresses a reproach or dissatisfaction in respect of the services or products I offer and your expectation that I take action to address the complaint.

You may, for example, expect a refund from me or for me to take action to address the situation giving rise to your complaint.

# How to file a complaint

You can file a complaint with me by whichever means is convenient for you. You may also complete the [form](https://lautorite.qc.ca/fileadmin/lautorite/formulaires/grand-public/GP-plainte_formulaire-plainte-an.pdf) from the Autorité des marchés financiers (**AMF**). I can help you file your complaint.

### To contact us

Telephone number:

E-mail address:

Mailing address:

Our offices are open from [indicate the hours], Monday

to Friday.

Questions? Contact me to find out how I process complaints.

# Steps in the complaint

process

For certain complaints, a simplified process may be followed whereby a means of resolving the situation is proposed. The simplified process is described below. If your complaint cannot be resolved according to this process or if the nature or complexity of your complaint is such that the complaint does not lend itself to the simplified process, then the complaint is processed according to the following steps.

## Acknowledging receipt of your complaint

An acknowledgment of receipt is sent to you in writing

within **10 days** of receipt of your complaint.

## Analyzing your complaint

Analyzing your complaint involves clearly under- standing the situation and your expectations for resolving it. If necessary, you may be contacted for additional information.

## Providing you with a written

final response

You will be provided with a final response in writing within **60 days** after your complaint is received. The final response describes how your complaint was analyzed and what led to the response and, when possible, proposes a solution to your complaint.

Contact me if you have any questions or comments regarding our response.

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### Extension of the period for providing

**our final response**

Your complaint may take longer to process or be more complex than anticipated, in which case additional time may be required for the analysis of your complaint. The additional time may not exceed **30 days**. When this happens, you will be notified in writing and informed of the circumstances warranting the extension.

## Giving you time to assess the proposed

solution to your complaint

Take time to review the response or assess the offer to resolve your complaint. If an offer is presented, you are given time to decide to accept or refuse the offer or present a counteroffer. The amount of time you are given should provide you with sufficient opportunity to seek the advice you need to make your decision.

If we reach an agreement to resolve your complaint, I have to give effect to the offer within 30 days unless we agree upon a longer time period when it is in your interest to do so.

## Examination of your complaint record by the AMF

You can contact me to request to have your complaint record examined by the AMF at any time if you are not satisfied with the response provided or how your complaint was processed.

A record is created for each complaint. All information or documents that are useful in processing of your complaint are put in this record.

I am required to send your complaint record to the AMF no later than 15 days following receipt of your request.

# Simplified process for certain complaints

A simplified process may be followed for certain complaints. This process is for complaints that can be resolved to your satisfaction within 20 days.

A complaint is considered to be resolved to your satisfaction when you accept the proposed solution to your complaint or when the explanations provided to you are sufficient to resolve your complaint.

Under the simplified process, your complaint may be handled verbally (during a phone call, for example).

If a solution cannot be proposed or explanations cannot be provided that are sufficient to resolve your complaint under this process, you will be notified in writing. Your complaint will continue to be processed, but in accordance with the steps in the complaint process described earlier.

The time taken when trying to resolve your complaint under the simplified process does not extend the time period within which a written final response has to be provided to you.