

## **Summary of the Complaints processing and dispute resolution policy**

The following is a summary of the Firm's policy. The full version is available upon request.

### **Filing a complaint regarding our services**

We 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 we offer and your expectation that we take action to address the complaint.

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

### **How to file a complaint?**

You can file a complaint with us by whichever means is convenient for you. You may also complete the form from the Autorité des marchés financiers (AMF). We can help you file your complaint.

### **Contact us by**

- By mail: 4004 Crémazie Est, bureau 100, Montreal, Qc H1Z 2L2
- By phone: 514-722-3501 / 1-800-465-4891
- By email: [racine@racinechamberland.com](mailto:racine@racinechamberland.com)

Our offices are open from 8:30 am to 4:30 pm, Monday to Friday.

Questions? Contact us to find out how we process complaints.

### **Responsible person**

The person responsible for the application of this policy is Sylvain Racine, president of the cabinet.

### **Steps in the complaint process**

For certain complaints, we may follow a simplified process whereby we try to propose a means of resolving the situation. The simplified process is described below. If we are unable to resolve your complaint 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.

### **1. We acknowledge receipt of your complaint**

We send you an acknowledgement of receipt in writing within 10 days of receipt of your complaint.

### **2. We analyse the complaint**

We make sure we understand your complaint and what you expect from us. If necessary, we contact you to request additional information.

### **3. We provide a written final response**

We provide you with a final response in writing within 60 days. In our response, we explain how we analyzed your complaint and what led to our response and, if possible, the proposed solution to your complaint.

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

#### 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 we may determine that additional time is required for the analysis of your complaint. The additional time may not exceed 30 days. We notify you in writing, indicating the circumstances warranting the extension.

### **4. Assessment of the offer and resolution of the complaint**

Take time to review our response or assess our offer to resolve your complaint. If we present an offer, we give you time to assess and respond to it. The amount of time we give you should provide you with sufficient opportunity to seek the advice you need to make an informed decision. You can decide to accept or refuse the offer, or you can present a counteroffer.

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

### **5. Examination of the complaint record by the AMF**

For each complaint, we create a record in which we keep all the information or documents required for the processing of your complaint.

You can contact us to request to have your complaint record examined by the AMF at any time if you are not satisfied with the response we provided or how your complaint was processed. We are required to send your complaint record to the AMF no later than 15 days following receipt of your request.

#### Address to be used for the transfer:

AUTORITÉ DES MARCHÉS FINANCIERS  
Place de la Cité, Cominar Tower  
2640 Laurier Boulevard, Suite 400  
Québec (Québec) G1V 5C1

Link to the AMF form (French version):

[https://lautorite.qc.ca/fileadmin/lautorite/formulaires/grand-public/GP-plainte\\_formulaire-transfert-dossier-fr.pdf](https://lautorite.qc.ca/fileadmin/lautorite/formulaires/grand-public/GP-plainte_formulaire-transfert-dossier-fr.pdf)

### **Simplified process for certain complaints**

We may follow a simplified process for certain complaints. This process is for complaints that we can resolve to the client's satisfaction within 20 days.

We consider a complaint to be resolved to your satisfaction when you accept our proposed solution to your complaint or when the explanations, we provide to you are sufficient to resolve your complaint.

Under the simplified process, complaints may be referred to a member of our client service team and handled verbally (e.g., in a phone call).

If we cannot propose a satisfactory solution or provide explanations sufficient to resolve your complaint under this process, we will notify you in writing. Your complaint will continue to be processed, but in accordance with the steps in the complaint process described earlier.

The time that we take when trying to resolve your complaint under the simplified process does not have any effect on our obligation to provide you with our written final response within the required period.

**Effective date (or date of update) of the summary of the policy:** 2021-03-30, 1<sup>st</sup> revision 2023-09-10, latest revision 2026-01-14