

Complaint Handling and Dispute Resolution Policy

Purpose of the policy

The aim of a complaints handling and dispute resolution policy is to establish a fair and free procedure to deal with complaints received. This policy explains our complaints handling process.

The complaints officer

Mr. Steve Martin, VP executive, is the person responsible for the application of this policy, and ensures that complaints received by Cautionnement Expert are processed in accordance with this policy. Mr. Martin acts as a respondent to the Financial Markets Authority (the Authority).

The manager also has the following duties:

- send an acknowledgment of receipt and a notice to the complainant;
- to transmit the file to the Authority, at the request of the complainant;
- to send a report twice a year to the Authority, through the complaints reporting system (SRP).

Complaint

For the purposes of this Policy, a complaint must include at least one of the following three elements:

- a reproach against us;
- the identification of harm suffered or that could be suffered by the complainant;
- request for corrective action.

Dissatisfaction or concern

An informal approach to have a particular problem corrected or to obtain information, to the extent that the problem is dealt with as part of our firm's regular business, does not constitute a complaint.

- 1st step

The complainant is encouraged to contact his or her representative or customer service by telephone at 1 877 376-5666 or by email: <mailto:info@cautionnement-expert.com>.

- 2nd step

If the complainant is not satisfied, the request can be addressed to the director of the service.

How to file a complaint?

The complainant who is still not satisfied with the answers or information obtained in the previous step and who wishes to file a complaint can do so verbally or in writing at this address :

Cautionnement Expert

6405, rue Christophe-Pélissier

Trois-Rivières (Québec) G9A 5C9

Photocopier : 819-379-7450

info@cautionnement-expert.com

mentioning as subject: “Complaint – to be given to the complaints officer”.

Receipt of the complaint

Any employee receiving a complaint must forward it, upon receipt, to the

complaints manager who must acknowledge receipt of the complaint within a reasonable time, i.e. within ten working days following receipt.

Complaint process

Upon receipt of the complaint, Cautionnement Expert must begin its complaint handling process. The processing of the complaint, that is to say the analysis of the complaint and the relevant documents, must be carried out within a reasonable time, i.e. within 30 days following receipt of all the information necessary for its study. If the estimated time frame is different, the complainant will be notified.

At the end of the examination of the complaint, the manager must send the complainant a final written and reasoned response.

Complaint file

Each complaint must be the subject of a separate file. This file must include the following elements:

- the complainant's complaint, including the elements of the complaint
 - the reproach against the firm or the representative;
 - actual or potential harm;
 - corrective action requested;
- the result of the complaint handling process (analysis and supporting documents);
- the final response to the complainant, written and reasoned.

Transmission of the file to the Authority

If the complainant is not satisfied with the final position obtained or the processing of his complaint, he can ask us, at any time, to transfer his file to the Authority. The transferred file is made up of all the information relating to the complaint.

Complaint reports to the Authority

Whether complaints have been received or not, the manager sends annually to the Authority a report setting out the number and nature of complaints received, according to the categories appearing in the register of the subject by the complaints reporting system (SRP).

Effective date

This policy came into effect on December 30, 2022.