

Summary of our complaint processing and dispute resolution policy

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

Email: sac@groupeih.ca

Mail: 525, avenue Viger O., suite 502, Montréal, Québec, H2Z 0B2 Attn. Lyne Deslippe

Our offices are open Monday to Friday, 9am to 5pm.

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

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 analyze 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.

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 time period.