



# MacDougall, MacDougall & MacTier Inc.

## Complaint Handling Process

If you have a complaint or concern about our products, services, or one of our investment advisors, we invite you to follow the three steps below:

### Step 1: Branch Manager

If you have concerns or questions about any of our products or services that your advisor could not address satisfactorily, your next course of action would be to speak with the branch manager. He or she will work with your advisor to ensure a satisfactory response to your concerns.

### Step 2: Designated Complaints Officer

If you are not satisfied with the results of step 1, the next step would be to address your concerns directly, preferably in writing, to the firm's Designated Complaints Officer at the address below. This individual will ensure that any complaint you have with our firm is processed in accordance with firm policies.

**MACDOUGALL, MACDOUGALL & MACTIER Inc.  
C/O DESIGNATED COMPLAINTS OFFICER  
2000 - 1010 DE LA GAUCHETIERE OUEST  
MONTREAL, QC H3B 4J1**

You will be sent an acknowledgement letter within 5 business days of our receipt of your communication. We will also provide you with the name and contact number of the individual looking into your complaint. This individual will be able to provide you with information regarding the status of your complaint.

We will make every effort to resolve your complaint within 90 days from the date of receipt of your original letter. If we are unable to resolve the issue within that timeline, we will advise you in writing of the delay and the reason(s) for it.

### Step 3: Other Options

If you are not satisfied with the response received from our firm in step 2, the following external options are available to you:

#### 1. Ombudsman for Banking Services and Investments (OBSI)

- OBSI is an independent service for resolving banking services and investment disputes. You can bring your case to OBSI for an impartial and informal review.
- This service is free.
- To be eligible, you must first go through the firm's complaint process. You have up to 180 days after receiving the firm's response to get in touch with OBSI.

- The recommendation is not final.
- If you or the firm decide not to accept OBSI's recommendation, you can still use IROC's arbitration program or take legal action.
- OBSI can recommend compensation of up to \$350,000.

Ombudsman for Banking Services and Investments  
 Toll free 1.888.451.4519  
 Website [www.obsi.ca](http://www.obsi.ca)

## 2. Independent Arbitration program

- You can opt for the services of an independent arbitrator.
- There is a cost for this service.
- To be eligible, you must first go through the firm's complaint process.
- Arbitration decisions are final, and for this reason, parties often retain legal counsel.
- The arbitrator can order compensation of up to \$100,000.

ADR Chambers  
 Toll Free 1.800.856.5154  
 Website [www.adrchambers.com](http://www.adrchambers.com)

For Quebec resident  
 Canadian Commercial Arbitration Centre  
 Toll-free 1.877.909.3794  
 Website [www.ccac-adr.org](http://www.ccac-adr.org)

## 3. Autorité des marchés financiers (AMF)

*For Quebec Residents Only*

- You have the right to request that your complaint file be transferred to the Autorité des marchés financiers (AMF)
- You have up to 365 days after receiving the firm's response to get in touch with the AMF
- The AMF will study the complaint file received and may recommend mediation, if both parties agree and if such an approach is considered a viable option.
- Note that mediation is an amicable settlement process in which a mediator intercedes with the parties to assist them in reaching a satisfactory agreement.
- The transfer of your file to the Autorité des marchés financiers does not interrupt the prescription relating to your recourses before the civil courts. You may wish to consult a lawyer to determine how best to proceed.

Autorité des marchés financiers  
 Toll-free 1.877.525.0337  
 Website [www.lautorite.qc.ca](http://www.lautorite.qc.ca)

## 4. Legal Advice

A lawyer can advise you whether you should go to court to get your money back. Each province and territory has a time limit for taking legal action or accessing arbitration programs after you discovered or should have discovered your loss.