



Effective June 2nd, 2025

Summary of Our Complaint Processing and Dispute Resolution Policy

Retaining your confidence and trust is very important to us. We recognize that complaints may arise from time to time, and when they do, we take them seriously. Addressing client complaints in a fair, transparent, efficient and timely manner is fundamental to maintaining strong business relationships.

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 situation.

How to make a complaint

We encourage you to give us the opportunity to first discuss your concern and to resolve any issue you may have as soon as it arises by communicating it to your Client Solutions representative.

If you are not satisfied with the response received, you can escalate the matter by submitting your complaint for formal review, in accordance with the process described below. You can submit a complaint to us by whichever means is convenient for you.

Contact us by

Phone: +1 514 397-3973

E-mail: compliance@transcanadacapital.com

Mail: Trans-Canada Capital Inc.
Attention: Chief Compliance Officer
1800 McGill College Avenue, Suite 2000
Montréal, Québec, Canada, H3A 3J6

We can assist you in preparing your complaint, if needed, and we remain available to address any questions you may have about our complaints process. You may also complete the [form](#) made available by our principal regulator, Québec's Autorité des marchés financiers ("AMF").

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 at the end of this document. 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 will be processed according to the following steps.

1. We acknowledge receipt of your complaint

We send you an acknowledgement of receipt in writing and within **10 days** of receiving your complaint. This acknowledgement will include the name and contact details of the person responsible for examining your complaint, as well as the date by which you can expect a final response.

2. We analyze the complaint

We make sure we understand your complaint and what you expect from us. If necessary, we will contact you to request additional information. When submitting your complaint, please make sure to include any relevant documentation or information you may have, such as statements, correspondence, names of people you spoke to, conversation notes, etc. We will also review any relevant documentation or information held by us.

3. We provide a written final response

We provide you with a final response in writing within **60 days**. In our response, we will 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 will 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 will give you time to assess it 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 must 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.

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 Solutions 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.

Not satisfied with the outcome of your complaint?

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

If you are not satisfied with the response we provided or how your complaint was processed, you can have your complaint record examined by the AMF at any time. To do so, please complete this [form](#) and return it to us. We are required to send your complaint record to the AMF no later than **15 days** following receipt of your request.