Complaint handling policy

Objective

The objective of this complaint handling policy is to establish clear and transparent procedures for receiving, reviewing, and effectively resolving complaints. Our commitment to this policy is aimed at maintaining the trust of our customers, ensuring their satisfaction, and continuously improving our practices.

Complaint

<u>Definition:</u> A complaint constitutes the expression of one of the following three elements, which persists after being considered and addressed at the competent operational level to make a decision:

- An accusation against the organization or one of its representatives;
- The reporting of a potential or actual harm experienced or that may be experienced by a consumer;
- A request for corrective action.

Application:

An initial expression of dissatisfaction from the consumer, whether written or verbal, does not constitute a complaint when this dissatisfaction is resolved in the normal course of business activities. However, as an indication, if the consumer remains dissatisfied and their dissatisfaction needs to be addressed by the person responsible for handling complaints, then it is considered a complaint.

Filing a complaint:

A complaint must be documented in writing in a manner that allows for its preservation. The organization must ensure that any complaint expressed verbally by a consumer is documented in a way that allows for its preservation.

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Steps to follow upon receipt of the complaint:

- Sending an acknowledgment of receipt to the complainant along with the notice;
- Opening a separate file for each complaint;
- Transmitting the complaint file to the Financial Markets Authority, at the request of the complainant.

Contents of a complaint file:

A file is created for each complaint and includes all relevant information pertaining to the complaint.

Procedure for transferring a complaint file to the Financial Markets Authority

If the complainant is not satisfied with the final position or handling of their complaint, they may request the person responsible for handling complaints to transfer their file to the Financial Markets Authority.

The transferred file must include all relevant information pertaining to the complaint.

Contact information for the person responsible for handling complaints

Anyone wishing to file a complaint should send an email to admin@jahypothegues.ca.

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