



## CLIENT COMPLAINT INFORMATION FORM (CCIF) AND COMPLAINT HANDLING PROCEDURES

Clients of Cape Cove Financial Management Inc. ("**Cape Cove**") who are not satisfied with a financial product or service have a right to make a complaint and to seek resolution of the problem. Cape Cove has a responsibility to their clients to ensure that all complaints are dealt with fairly and promptly

Cape Cove is registered in the provinces of Quebec, Alberta, British Columbia, Manitoba, Ontario and Saskatchewan as an exempt market dealer ("**EMD**"), in the province of Alberta and Ontario as a Portfolio Manager ("**PM**") and is registered in Quebec as a Mutual Fund Dealer ("**MFD**"), Portfolio Manager ("**PM**"), Portfolio Manager in Derivatives (restricted to Foreign exchange) and Investment Fund Manager ("**IFM**").

The Head Office being in the province of Québec and the Autorité des Marchés Financiers ("**AMF**") acts as principal regulator of the Company.

### How to File a Complaint with Cape Cove:

Clients wishing to complain to Cape Cove may make their complaint to our head office by contacting the Chief Compliance Officer. All complaints are forwarded to qualified compliance or supervisory personnel to be handled. We encourage clients to provide their complaint in writing or by email where possible. Where clients have difficulty putting their complaint in writing, they should advise us so that we can provide assistance. For confidentiality reasons, we will only deal with the client or another individual who has the client's express written authorization to deal with us.

### Complaint Handling Procedures:

We will acknowledge receipt of complaints promptly, generally within **five (5)** business days. We review all complaints fairly, taking into account all relevant documents and statements obtained from the client, our records, our Representative, other staff members and any other relevant source.

The investigation and analysis should be completed on a timely basis (in most cases within 90 days), upon which time a letter of conclusion of analysis will be sent to you. Typically, in situations in which an investigation will exceed the 90-day period, a letter may be sent instead informing you that the investigation is still active and ongoing.

Our response may be an offer to resolve your complaint (if we offer you a financial settlement, we may ask you to sign a release and waiver for legal reasons), a denial of the complaint with reasons or another appropriate response where the complaint relates to certain serious allegations our initial acknowledgment will include copies of this summary and the client complaint information form ("**CCIF**"). Our response will summarize your complaint, our findings and will contain a reminder about your options with the Ombudsman for Banking Services and Investments ("**OBSI**") or the AMF (if applicable).



In Québec, the Autorité des marchés financiers (“AMF”), the regulatory body charged with administering the regulatory framework governing the financial sector, has as its mission to provide assistance to consumers and users of financial products and services, and to see to the implementation of protection and compensation programs for these consumers. The Autorité also operates an Information Centre to answer investors' questions. Upon receipt of a complaint from a client residing in Québec, a firm must, without delay, notify the client in writing that, in the event of dissatisfaction with the processing of the complaint, or with the result of the firm's examination of the complaint, the client may request that a copy of the complaint file be transferred to the AMF. The AMF will review the file and, if it deems appropriate, offer a mediation service for the parties. Participation is voluntary and requires the consent of both the firm and the client. This service is free.

**The Autorité des marchés financiers can be contacted:**

By telephone at: (514) 395-0311

Or toll free at: 1 (866) 526-0311

By email at: [renseignementsconsommateur@lautorite.qc.ca](mailto:renseignementsconsommateur@lautorite.qc.ca)

Or at : [www.lautorite.qc.ca](http://www.lautorite.qc.ca)

The AMF pays indemnities to victims of fraud, fraudulent tactics or embezzlement where those responsible are individuals or firms authorized to practice under the legislation governing the provision of financial services in Quebec. It also rules on the eligibility of claims and sets the amount of the indemnities to be paid to victims. Consumers can thus be compensated to a maximum of \$200,000 per claim, through funds accumulated in a financial services compensation fund. For more information visit their website.

**Chambre de la sécurité financière**

The mission of the Chambre de la sécurité financière (“CSF”) is to ensure consumer protection by maintaining discipline among, and overseeing the training and business ethics of its members who practice in one or more of the following sectors : **insurance of persons, group insurance of persons, financial planning group, savings plan brokerage investment, contract brokerage scholarship plan brokerage**. The professionals, members of the Chamber, must satisfy proficiency requirements in order to assure consumers that their interests are the overriding concern. They are subject to very stringent rules of ethics resulting from Bill 188, the regulations of the Autorité des marchés financiers du Québec (“AMF”), and the code of ethics of the Chambre de la sécurité financière. In order to ensure compliance with this code of ethics and the regulations, the Law has empowered the Chamber's syndic and co-syndic to supervise, investigate and take disciplinary action.

**The Chambre de la sécurité financière can be contacted :**

By telephone at: (514) 282-577

Or toll free at: 1 (800) 361-9989

By email at: [renseignements@chambresf.com](mailto:renseignements@chambresf.com)

Or at: [www.chambresf.com](http://www.chambresf.com) under Consumer Protection



In Ontario, Manitoba, Saskatchewan, Alberta and British Columbia if you are seeking compensation, you may consider the following, **Ombudsman for Banking Services and Investments (“OSBI”)**. If you are client living outside of Quebec, and not satisfied with the response, you may contact the OSBI. Please note that you have **180 calendar days** to bring the complaint to OSBI after receiving our response. You may also contact the OSBI if Cape Cove has not responded within 90 days from the filing of your complaint. The OSBI provides an independent and impartial process for the investigation and resolution of complaints about the provision of financial services to clients. The OSBI can make a non-binding recommendation that your firm compensate you (up to \$350,000) if it determines that you have been treated unfairly, taking into account the criteria of good financial services and business practice, relevant codes of practice or conduct, industry regulation and the law. The OSBI process is free of charge and is confidential.

**OSBI can be contacted:**

By telephone in Toronto at: **(416) 287-2877**

Or toll free at: **1 (888) 451-4519**

By email at: [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

**Legal Assistance :**

You may consider retaining a lawyer to assist with the complaint. You should be aware that there are legal time limits for taking civil action. A lawyer can advise you of your options and recourses. Once the applicable limitation period expires, you may lose rights to pursue some claims.

**Customers can contact Cape Cove at any time to provide further information or to inquire as to the status of their complaint, by contacting the individual handling their complaint or by contacting the :**

**Chief Compliance Officer – Complaints**

**Cape Cove Financial Management Inc.**

5255 Henri-Bourassa Ouest, Suite 410,

Montréal (Québec) H4R 2M6

Telephone: **(514) 447-8070**, poste 102

[fax@capecove.ca](mailto:fax@capecove.ca)

[jcdaigneault@capecove.ca](mailto:jcdaigneault@capecove.ca)