

## Summary of PEAK Investment Services Inc. Complaint Handling Procedures

PEAK Investment Services Inc. ("PEAK") has procedures in place to handle any written or verbal complaints received from clients in a fair and prompt manner. This document, which summarizes our complaint handling procedures, is provided to new clients and clients who have filed a complaint. This document is also available on our website [www.peakgroup.com](http://www.peakgroup.com).

### HOW TO FILE A COMPLAINT WITH PEAK

Clients wishing to complain to PEAK may make their complaint to our head office by sending an email to [compliance@peakgroup.com](mailto:compliance@peakgroup.com)\*\*, to any Branch Manager or to their Representative. All complaints are forwarded to qualified compliance or supervisory personnel. We encourage clients to make their complaint in writing or via secure email. If clients have difficulty putting their complaint in writing, they should contact us so that we can provide assistance. For confidentiality reasons, we will deal only with the client or another individual who has the client's written authorization to deal with us.

### COMPLAINT HANDLING PROCEDURES

PEAK acknowledges receipt of complaints promptly, generally within five days. This initial acknowledgement includes a copy of this summary.

PEAK reviews all complaints fairly, taking into account all relevant documents and statements obtained from the client, our records, the financial Representative, other staff members, and any other relevant source. Once the review is complete PEAK provides its clients with a response in writing. This response includes a summary of the complaint, PEAK's findings, as well as an offer to resolve your complaint, a denial of the complaint with reasons or any other appropriate response. This response will also contain a reminder about your options with the applicable regulatory authority.

PEAK will generally provide its response within 90 days, unless additional information is expected from the client, or the case is very complex.

PEAK will continue to respond to communications you send us after the date of our response to whatever extent is necessary to implement a resolution or to address any new issues or information you provide.

### SETTLEMENT

If we offer you a financial settlement, we may ask you to sign a release and waiver for legal reasons.

### CONTACTING PEAK

Clients may contact us 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 [compliance@peakgroup.com](mailto:compliance@peakgroup.com)\*\*.

### OTHER OPTIONS FOR THE HANDLING OF CLIENT COMPLAINTS

#### Autorité des marchés financiers (AMF)

If you are a client living in the province of Quebec, and you are not satisfied with the final position or the handling of your complaint, you may ask that your complaint be transferred to the AMF. The AMF may also provide dispute settlement services to clients if it finds it appropriate.

Through the *Fonds d'indemnisation des services financiers* (financial services compensation fund), the AMF may pay indemnities to victims of fraud, deceit or when those responsible are individuals or companies licensed to practice pursuant to the laws governing the provision of financial services in Quebec. The AMF also rules on the eligibility of claims and sets the amount of indemnities to be paid to victims. Clients may receive indemnities of up to \$200,000 per claim.

For details, please go to the AMF website: <https://autorite.qc.ca/en/general-public/assistance-and-complaints>

#### AMF contact information:

800 Square-Victoria, 4th floor  
P.O. Box 246, Tour de la Bourse  
Montreal, Québec H4Z 1G3  
Telephone: 514-395-0337  
Toll-free number: 1-877-525-0337  
Fax: 514-873-3090

### Mutual Fund Dealers Association of Canada (MFDA)

If you are a client living outside of Quebec and you have a complaint to submit, you may contact the MFDA, the Canadian regulatory body of which PEAK is a member. The MFDA does not order compensation or restitution to clients. MFDA exists to regulate the operations, standards of practice and business conduct of its Members and their representatives with a mandate to enhance investor protection and strengthen public confidence in the Canadian mutual fund industry. You may file a complaint with the MFDA at any time, regardless of whether or not you have complained to your mutual fund dealer. The MFDA may be reached:

- By filling out the online complaint form at [www.mfda.ca](http://www.mfda.ca)
- By telephone, in Toronto at 416-361-6332 or toll free at 1-888-466-6332
- By email at [complaints@mfda.ca](mailto:complaints@mfda.ca)\*\*
- By post at 121 King Street West, Suite 1000, Toronto, ON M5H 3T9
- By fax at 416-361-9073

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

If you are a client living outside of Quebec, after the PEAK compliance department has responded to your complaint and you are not satisfied with the response, you may contact the OBSI. Please note that you have 180 calendar days to bring your complaint to OBSI after receiving PEAK'S response. You may also contact the OBSI if your dealer's compliance department has not responded within 90 days of your filing of a complaint. The OBSI provides an independent and impartial complaint examination and resolution process in connection with the provision of financial services to clients. The OBSI 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 OBSI's service is free of charge and confidential. The OBSI may be reached:

- 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 hiring a lawyer to advise you on your complaint. You must be aware that there is a legal response time limit for taking court action. A lawyer may advise you on your options and remedies. Once the applicable statute of limitations period expires, you may lose the right to exercise certain recourses.

### Manitoba, New Brunswick and Saskatchewan

The securities authorities in these provinces have the power, in certain situations, to order a person or company who violated securities laws in the relevant province to pay compensation to a claimant. The claimant is then in a position to execute this order as if it were a ruling from the Superior Court of that province. For further information, please go to:

- Manitoba: [www.msc.gov.mb.ca](http://www.msc.gov.mb.ca)
- New Brunswick: [www.nbsc-cvmnb.ca](http://www.nbsc-cvmnb.ca)
- Saskatchewan: [www.fcaa.gov.sk.ca](http://www.fcaa.gov.sk.ca)

\*\* You must consider security issues when sending sensitive information via email.