

Complaint Resolution Process

At Credential Direct[®], we take customer complaints seriously and we have procedures in place to ensure we address them properly.

This document is designed to summarize our internal resolution procedures.

Part One

Steps to Resolving a Complaint

Step 1 – Contact an Investment Representative

If your complaint is in regards to a service or product, your dispute should be discussed with one of our Investment Representatives at 1.877.742.2900 or locally at 604.742.2900. Typically, Investment Representatives should be able to address most of your concerns.

Step 2 – Contact the Branch Manager

If an Investment Representative is unable to satisfactorily address your matter, please forward your concern in writing to the Branch Manager at Credential Direct. The Branch Manager will work with you to resolve your complaint. Contact information for the Branch Manager is provided below.

Contact Information

Credential Direct

Attention: Branch Manager

800 – 1111 West Georgia Street
Vancouver, British Columbia V6E 4T6

Tel: 1.877.742.2900 Fax: 1.877.742.2901

Step 3 – Contact the Dealer

If you feel that the problem is not resolved or you wish to express concern with the handling of the complaint, we encourage you to contact Credential Direct to resolve the matter. Our dispute and complaint process is fair, impartial and confidential. All inquiries should be sent in writing to the Designated Complaints Officer. Contact information for the Designated Complaints Officers is provided below.

Contact Information

Credential Direct

Attention: Designated Complaints Officer

800 – 1111 West Georgia Street
Vancouver, British Columbia V6E 4T6

Tel: 604.714.3993 Fax: complaints@credential.com

Part Two

Summary of Complaint Handling Process

- ▶ When a written client dispute or complaint is received, an acknowledgement of receipt will be sent to you and a file opened.
- ▶ Your dispute and the circumstances that surround it will be reviewed thoroughly by our professional compliance staff. This will include reviewing your account opening documentation as well as other pertinent information such as notes and correspondence.
- ▶ You may be called upon to provide further details and or information that may be reasonably required to resolve your complaint.
- ▶ Depending on the circumstances, the complaint process can be lengthy and may take up to 90 days, however we will endeavor to handle your complaint in a timely manner.
- ▶ You will be informed of the results once we have concluded our investigation and have reached a decision.

Canadian Investor Protection Fund.

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