

# Handling of Complaints

Société Générale Capital Canada's ("SGCC") business is founded upon the trust and confidence of its customers and counterparties. To ensure that a high level of confidence is consistently maintained, SGCC is committed to handling all customer complaints in an efficient, transparent, fair and uniform manner, in accordance with applicable Canadian laws and regulations as they apply to institutional clients.

To this end, SGCC's complaints handling procedures highlight existing processes that allow clients or their legal representatives to formalize a complaint or expression of dissatisfaction to SGCC and obtain a response within a clearly defined time limit.

## **WHAT IS A COMPLAINT**

Under SGCC's Client Complaints Handling Policy, a complaint is a claim or expression of dissatisfaction:

- resulting from the sale of a product or service supplied by SGCC;
- concerning a financial product or service or a failure to provide such a product or service;
- concerning services fees or the payment of charges or commissions;
- relating to any alleged breach of obligation, damage or misconduct, including without limitation, a breach of confidentiality, theft, fraud, misappropriation of funds or securities, forgery, money laundering, market manipulation, insider trading, misrepresentation, or unauthorized trading;
- resulting from any interaction with a SGCC employee, or any unreasonable refusal to provide a service or any alleged regulatory breach by SGCC or its employees.

Conversely, requests for information, fees negotiations, clarifications, advice or services do not constitute a complaint.

## **FILING A COMPLAINT WITH SGCC**

Complaints may be filed by email to a representative of the desk servicing your account (email: AMER-Mark-SGCCTraders@sgcib.com), to the Compliance Department (email: CA-CPLE@sgcib.com) or also in writing to the following address:

Société Générale Capital Canada Inc.  
C/O Compliance Department (Complaints)  
1501 McGill College Ave., Suite 1800  
Montreal, Quebec H3A 3M8

We recommend that your written complaint include details of the grievance, a description of the alleged prejudice, and the requested corrective measure.

## **STEPS FOLLOWING THE RECEIPT OF A COMPLAINT**

Upon receipt of your complaint, SGCC will appoint a Designated Supervisor to ensure a follow-up of your file.

You will receive an acknowledgement of receipt within 10 working days of the receipt of your written complaint.

The Designated Supervisor will proceed with the review of the complaint and conduct an investigation. His/her contact information will be made available on the acknowledgement of receipt.

A detailed response to your complaint will be sent by mail as soon as possible following the Designated Supervisor's investigation and no later than 60 calendar days following the receipt of the complaint. The response will include a summary of the complaint, the results of the investigation, SGCC's decision in regard to the measures taken to satisfy the complaint and will inform you of the other options available to you in the event you are unsatisfied with the decision.

In the event that we are not able to provide you with a response within the 60-day period, our Designated Supervisor will contact you within that timeframe to inform you of the reasons for the delay and the new expected response time.

### **WHAT IF YOU'RE NOT SATISFIED WITH SOCIETE GENERALE CAPITAL CANADA' RESPONSE TO YOUR COMPLAINT?**

- **Arbitration**

If your complaint is not resolved to your satisfaction by SGCC, arbitration is available through ADR Chambers ([adrchambers.com/ca](http://adrchambers.com/ca) or 1-800-856-5154) in Ontario, Newfoundland and Labrador, Nova Scotia, Prince Edward Island, New Brunswick, Manitoba, Saskatchewan, Alberta, British Columbia, Yukon, Northwest Territories, and Nunavut. and in Quebec through the Canadian Commercial Arbitration Centre ([ccacadr.org/en/](http://ccacadr.org/en/) or 1-800-207-0685), two independent arbitration organizations designated by IIROC.

Arbitration is a process where a qualified arbitrator hears both sides and makes a final, legally binding decision about your complaint.

The arbitrator acts as the judge in the proceedings and reviews facts presented by each side of the dispute. Either side can choose to be represented by a lawyer, though this is not required. Arbitrators can award up to \$500,000.

The cost related to arbitration procedures are often less than the cost of judicial proceedings. For more information on the process applicable to your situation, please visit the following: [adrchambers.com/ca](http://adrchambers.com/ca) or [ccacadr.org/en/](http://ccacadr.org/en/)

- **Judicial Proceedings**

You also have the option of taking legal action, bearing in mind the legal time limits applicable to your situation.

Should this be your preferred option, please consult with a legal advisor of your choosing as soon as possible. SGCC is in no way providing legal advice and nothing in this document should be construed as such.

### **KEEP A FILE**

As with all financial matters, it is important to maintain a documented file. Retain documents such as account application forms, agreements and statements. Document the steps you take to resolve your complaint. Keep copies of letters, faxes, e-mails and notes of conversations, amongst others.