

# Overview of the Complaint Handling Policy for Firms Registered under the Act respecting the Distribution of Financial Products and Services

# Mizrahi Financial Services Inc. – Financial Services Firm

## Overview of our complaint handling and dispute resolution policy

### Filing a complaint about our services

We ensure that complaints are dealt with promptly and resolved as quickly as possible.

### What is a complaint?

A complaint refers to a criticism or dissatisfaction with our services or a product we offer, and an expectation on your part that we will take action to remedy the situation.

Examples include requesting a refund or asking us to take action to resolve the issue that prompted your complaint.

### How to file a complaint?

You can file your complaint by contacting us using the method of your choice. You can also fill out the online form provided by the *Autorité des marchés financiers* (AMF). We can help you file your complaint.

### To contact us

Phone: (514) 571-6499

Email: [sarah@mizrahisf.com](mailto:sarah@mizrahisf.com)

Address: 395 Laurier West Av, Montreal (Quebec) H2V 2K3

Our offices are open Monday through Friday from 9am-5pm.

Questions? Contact us to learn how we handle complaints.

### The steps in the complaint process

We can address certain complaints through a simplified process, in which we aim to provide you with a solution to your issue. This process is explained further on the next page. If we are unable to resolve your complaint through this process, or if its nature or complexity makes the simplified process unsuitable, your complaint will be handled according to the steps set out below.

#### 1. We confirm receipt of your complaint

We will send you written confirmation of receipt within 10 days of receiving your complaint.

#### 2. We analyze the complaint

We ensure we fully understand your complaint and your expectations. If necessary, we will contact you for additional information.

#### 3. We provide a final written response

You will receive a final written response within 60 days. In this response, we will explain how your complaint was analyzed, the reasons behind our conclusion, and, where possible, the solution we propose to resolve it.

If you have any questions or comments regarding our response, please feel free to contact us.

## Extension of the deadline for providing our final response

In some cases, processing your complaint may take longer or prove more complex than expected, and we may determine that additional time is required to complete our analysis. This extension cannot exceed 30 days. If this occurs, we will notify you in writing and explain the reasons for the delay.

required to forward your complaint file to the AMF within 15 days of your request.

## 4. Evaluating the offer and resolving the complaint

Take the time to review our response or consider the offer we have made to resolve your complaint. If an offer is made, you will have sufficient time to confirm whether you accept it, reject it, or propose a counteroffer. This period will allow you to seek any advice you may need to make an informed decision.

Once we have agreed on how to resolve your complaint, we will implement the resolution within 30 days, unless we agree on a different timeframe that is in your best interest.

## 5. Review of the complaint file by the AMF

We create a file for each complaint. We keep all information or documents relevant to the processing of your complaint in this file.

You may contact us to request that your complaint file be reviewed by the AMF at any time if you are dissatisfied with how we have handled your complaint or with the response we have provided. We are

## Simplified handling of certain complaints

We can address certain complaints using a simplified process. This applies to complaints for which we can provide a satisfactory solution within 20 days.

A complaint is considered resolved to your satisfaction if you accept the solution we propose or if the explanations we provide address your concerns.

As part of this process, these complaints may be handled by a member of our customer service team and, for example, resolved over the phone.

If we are unable to provide a solution or offer explanations that resolve your complaint through this process, we will inform you in writing. Your complaint will then continue to be processed according to the steps outlined above.

The time spent attempting to resolve your complaint through the simplified process **does not impact our obligation** to provide you with a final written response within the required timeframe.