

COMPLAINTS AND DISPUTES

Mizrahi Financial Services has adopted a policy on the fair handling of complaints and disputes, which applies to its representatives within the meaning of the regulations.

Who is responsible for processing a properly submitted complaint?

The Responsible Officer is responsible for the application of the policy on the handling of complaints and disputes and acts as a respondent before the Autorité des marchés financiers.

What is a complaint or dispute?

For the purposes of the policy, a complaint is an expression of at least one of the following three elements:

- A reproach against a registered representative;
- The identification of potential or actual harm to a consumer;
- The claim of corrective action.

A complaint is not an informal attempt to have a particular problem corrected, as long as the problem is dealt with in the course of regular business and without a complaint from the consumer.

Mizrahi Financial Services, in general, will request that a client's complaint be transmitted to it in writing by mail or e-mail.

Where to send your complaint?

We encourage clients to put their complaint in writing or by email whenever possible. Customers who have difficulty putting their complaint in writing are asked to inform us so that we can assist them. For reasons of confidentiality, we will only deal with the client concerned or a person expressly authorized in writing by the client to deal with us on their behalf.

A consumer who wishes to file a complaint regarding insurance of persons disciplines must do so in writing to the following address:

395 Laurier West Avenue
Montreal (Quebec) H2V 2K3
Or by email at : sarah@mizrahisf.com

Maintenance of complaint records

Upon receipt of a complaint, a file will be created and assigned to the person in charge to handle and administer.

What happens when the firm receives a complaint?

An acknowledgement will be sent to the complainant within 5 business days of receipt of a complaint, along with a notice to the complainant and a copy of our Complaint and Dispute Policy.

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A thorough analysis of the file will be done by the person responsible for handling complaints.

Once the analysis is complete, a written response with reasons will be provided to the complainant no later than 90 days following the date of receipt of a complaint. Our response may take the form of an offer of settlement, a rejection of the complaint explaining our reasons, or any other response deemed appropriate.