



## **Client Complaint Information / Complaint Handling Procedures**

Clients of a mutual fund dealer who are not satisfied with a financial product or service have a right to make a complaint and to seek resolution of the problem. Queensbury has a responsibility to their clients to ensure that all complaints are dealt with fairly and promptly. If you have a complaint, these are some of the steps you can take:

Contact your Queensbury Advisor. Queensbury Strategies is responsible to you, the investor, for monitoring the actions of their Advisors to ensure that they are in compliance with by-laws, rules and policies governing their activities. Queensbury Strategies will investigate any complaint that you initiate and respond back to you with the results of our investigation within the time period expected of a firm acting diligently in the circumstances, in most cases within three months of receipt of the complaint. It is helpful if your complaint is in writing.

Contact the Mutual Fund Dealers Association of Canada ("MFDA"), which is the self-regulatory organization in Canada to which Queensbury and all mutual fund dealers belong. The MFDA investigates complaints about mutual fund dealers and their Advisors, and takes enforcement action where appropriate. You may make a complaint to the MFDA at any time, whether or not you have complained to your Queensbury or your Advisor. The MFDA can be contacted:

By completing the on-line 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 e-mail at [complaints@mfda.ca](mailto:complaints@mfda.ca)

In writing by mail to 121 King Street West, Suite 1000, Toronto, ON M5H 3T9 or by fax at (416) 361-9073

The MFDA does not order compensation or restitution to clients of its Members. The MFDA exists to regulate the operations, standards of practice and business conduct of its Members and their Advisors with a mandate to enhance investor protection and strengthen public confidence in the Canadian mutual fund industry.

If you are seeking compensation, you may consider the following:

Ombudsman for Banking Services and Investments ("OBSI"): After the Queensbury's Compliance Department has responded to your complaint, you may contact the OBSI. You may also contact OBSI if the Queensbury's Compliance Department has not responded within 90 days of the date you complained. The OBSI provides an independent and impartial process for the investigation and resolution of complaints about 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 process is free of charge and is confidential. OBSI can be contacted:

By telephone in Toronto at (416) 287-2877, or toll free at 1-888-451-4519

By e-mail at [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

Legal Assistance: You may consider retaining a lawyer to assist with the complaint. You should be aware that there are legal time limits for taking civil action. A lawyer can advise you of your options and recourses. Once the applicable limitation period expires, you may lose rights to pursue some claims.

How to File a Complaint with Queensbury Strategies: Clients wishing to complain to Queensbury Strategies may make their complaint to our head office by contacting the Chief Compliance Officer. All complaints are forwarded to qualified compliance or supervisory personnel to be handled. We encourage clients to make their complaint in writing or by email where possible. Where clients have difficulty putting their complaint in writing, they should advise us so that we can provide assistance. For confidentiality reasons, we will only deal with the client or another individual who has the client's express written authorization to deal with us.

Complaint Handling Procedures: We will acknowledge receipt of complaints promptly, generally within five business days. We review all complaints fairly, taking into account all relevant documents and statements obtained from the client, our records, our Advisor, other staff members and any other relevant source. Once our review is complete we provide clients with our response, which will be in writing if the complaint was made in writing. Our response may be an offer to resolve your complaint (if we offer you a financial settlement, we may ask you to sign a release and waiver for legal reasons), a denial of the complaint with reasons or another appropriate response where the complaint relates to certain serious allegations (as defined in the Policies of the Mutual Fund Dealers Association of Canada of which Queensbury is a member) our initial acknowledgment will include copies of this summary and the CCIF. Our response will summarize your complaint, our findings and will contain a reminder about your options with the Ombudsman for Banking Services and Investments.

Contacting Queensbury Strategies Inc.

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 the Chief Compliance Officer – Complaints by email to [compliance@queensbury.com](mailto:compliance@queensbury.com).