

Summary of B2B Bank Securities Services Inc. Complaint Handling Procedures

B2B Bank Securities Services Inc. (“B2BBSSI”) has procedures in place to handle any written or verbal complaints received from clients in a fair and prompt manner. This is a summary of those procedures, which we provide to new clients, clients who have filed a complaint and that we also make available on our website at b2bbank.com.

B2BBSSI is a carrying dealer and clients may be “introduced” to us by their mutual fund dealer (“Introducing Dealer”).

B2BBSSI also has direct clients which do not involve any Introducing Dealer.

If applicable, clients should consider first discussing any concerns or questions they have with their financial advisor at the Introducing Dealer. This is likely the person who sold the client the product or service and who may be able to resolve the client’s questions or issues quickly. This may also save time should a client be unsure of where to direct their questions and complaints.

If applicable, clients should also consider contacting directly the authorized person in charge of the branch of their financial advisor or the compliance department of their Introducing Dealer. The Introducing Dealer is responsible to their clients and for supervising the actions and activities of their financial advisors.

Clients who are direct clients of B2BBSSI or have any questions strictly relating to the services provided by B2BBSSI as carrying dealer may contact our Client Services Department in Toronto at 416-964-0028 or 1-888-387-2087, or write to B2BBSSI at 199 Bay Street, Suite 610 PO Box 35 STN Commerce Court Toronto ON M5L 0A3, or email¹ to us at accounthelp@b2bbank.com or fax us at 416-413-1723.

B2BBSSI will respond to all complaints. However, where a complaint relates to a client’s Introducing Dealer or their financial advisor, clients should make those complaints directly to their Introducing Dealer.

B2BBSSI has appointed an individual to act as the Designated Complaints Officer who is responsible for overseeing B2BBSSI’s complaint handling process and to act as a liaison with the Investment Industry Regulatory Organization of Canada (“IIROC”) and the Ombudsman for Banking Services and Investments.

An Investor’s Guide to Making a Complaint

We also provide new clients and clients who make a complaint with a separate document called an Investor’s Guide to Making a Complaint (the “IIROC Brochure”) approved of by IIROC that provides general information about their options for making a complaint.

How to File a Complaint with B2BBSSI

Clients wishing to complain to B2BBSSI may make their complaint to our head office by contacting the Compliance Department by mail at 199 Bay Street, Suite 610 PO Box 35 STN Commerce Court Toronto ON M5L 0A3, or by fax to 416-979-2804. All complaints are forwarded to qualified compliance or supervisory personnel to be handled. We encourage clients

to make their complaint in writing through mail or fax where possible. Where clients have difficulty putting their complaint in writing, they should advise us so that we can provide assistance by contacting B2BBSSI at 416-964-0660 or 1-800-265-6424 and requesting to speak to a Compliance Officer regarding a complaint. For clients resident in Quebec, complaints may be filed with B2BBSSI by completing the Consumer Complaint Form available from the Autorité des marchés financiers (“AMF”) web site www.lautorite.qc.ca. and clients may also make a complaint directly to the AMF.

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 on the client’s behalf.

Complaint Handling Procedures

We will acknowledge receipt of complaints promptly, generally within five days. Our initial acknowledgement will include copies of this summary and the IIROC Brochure and, for clients resident in Quebec, a notice regarding the client’s right to have their complaint file transferred to the AMF. We review all complaints fairly, taking into account all relevant documents and statements obtained from the client, our records, the client’s Introducing Dealer (if applicable), other staff members and any other relevant source. Once our review is complete we provide clients with our written response. Our response may be an offer to resolve a client complaint, a denial of the complaint with reasons or another appropriate response. Our response will summarize the complaint, our findings and will contain a reminder about the client’s options, if the client is not satisfied with our response, including with IIROC and the Ombudsman for Banking Services and Investments and, for clients resident in Quebec, the right to have their complaint file transferred to the AMF.

We will generally provide our response within ninety days, unless we are waiting for additional information from the client, or the case is novel or very complicated.

We will respond to communications the client sends us after the date of our response to the extent necessary to implement an agreed to resolution or to address any new and relevant information or a settlement proposal the client provides.

Settlements

If we offer the client a financial settlement, we may ask the client to sign a release and waiver for legal reasons.

Contacting B2BBSSI

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 our Designated Complaints Officer.

¹ Clients who choose to communicate by email should be aware of possible confidentiality issues regarding internet communications.