



B A R R I N G T O N
W E A L T H P A R T N E R S I N C.

Quebec Complaint Handling Process Summary

Purpose

The policy establishes a fair, accessible, and transparent process for handling client complaints.

Its goals are to:

- Ensure complaints are handled consistently and objectively.
- Help clients understand the complaint process.
- Improve services by identifying recurring issues and implementing corrective actions.

Complaints Officer

- Heather Doucet is the appointed Compliance/Complaints Officer.
- The Complaints Officer oversees the complaint process, ensures compliance with the policy, and makes sure staff are trained and complaints are handled fairly.

What Qualifies as a Complaint

A complaint is:

- A client's expression of dissatisfaction with a product or service and
- An expectation that the firm will take action (such as providing an explanation, apology, correction, or compensation).

The following are **not** considered complaints:

- Requests for information
- Insurance claims
- Clerical corrections (unless they resulted in further consequences)
- Requests to access or correct personal information
- General comments or feedback

Complaint Process

The policy outlines a structured process:

1. Complaint Received

- Complaints can be submitted by phone, email, mail, through a representative, or using the AMF complaint form.

2. Assessment

- Determine whether the communication meets the definition of a complaint.
- Staff assist clients in clearly explaining their concerns and desired outcome.

3. Registration

- Every complaint is entered into a complaint register.
- A complaint file is created and maintained.

4. Acknowledgement

- Written acknowledgement is provided within 10 days.
- Clients are informed of their right to have the complaint reviewed by the Autorité des marchés financiers (AMF).

5. Investigation

- Gather all relevant information.
- Contact the client or staff if additional information is required.

6. Final Response

- Written response provided within 60 days.
- Possible outcomes include:
 - Accepting the complaint and resolving it.
 - Offering a compromise or alternative solution.
 - Rejecting the complaint with reasons.

7. Extensions

- If necessary, the response deadline may be extended by up to 30 additional days, with written notice to the client.

Resolution

When a settlement is reached:

- The agreed solution should be implemented within 30 days, unless another timeline better serves the client.
- Clients are never required to withdraw other complaints or give up their regulatory rights.

AMF Review

If a client is dissatisfied:

- They may request that their complaint file be transferred to the AMF for review.
- The firm must send the complaint file within 15 days of receiving the request.

Simplified Complaint Process

For straightforward complaints that can be resolved quickly:

- Resolution target is 20 days.
- The process may be handled verbally.
- Formal acknowledgement and final response letters are not required if the complaint is successfully resolved.
- If unresolved after 20 days, it moves into the full complaint process.

Complaint Management

The firm commits to:

- Maintaining an up-to-date complaint register.
- Assigning complaints to qualified staff based on complexity.
- Reporting complaint trends to management quarterly.
- Identifying recurring issues and implementing corrective actions to improve client service.

Staff Responsibilities

All employees must:

- Forward complaints promptly.
- Cooperate with investigations.
- Provide requested documentation.
- Handle complaints objectively and seek assistance if needed.
- Receive training on the complaint process and any policy updates.

Key Timelines at a Glance

Action	Timeline
Acknowledge complaint	Within 10 days
Simplified complaint resolution	Within 20 days
Standard written final response	Within 60 days
Maximum extension (if needed)	30 additional days
Implement agreed settlement	Within 30 days
Transfer complaint file to the AMF	Within 15 days of receiving the request

Overall, this policy provides a comprehensive framework to ensure complaints are managed fairly, consistently, and in compliance with Quebec regulatory requirements while emphasizing transparency, timely communication, and continuous improvement.