

SUMMARY OF THE COMPLAINT HANDLING POLICY

Fédération des caisses Desjardins du Québec

In collaboration with the Fédération des caisses Desjardins du Québec (Fédération), the Complaint Handling Team ("**our team**") has established an effective, fair, and free framework for handling complaints. This framework meets with the quality standards set by regulations. More specifically, our team's role is to analyze complaints with impartiality and a comprehensive assessment of all the facts.

What is a complaint?

A complaint is a reproach or a dissatisfaction that meets one of the following three elements:

- a reproach against a business sector or one of its representatives or employees.
- a potential or actual prejudice you have suffered or could have suffered.
- a request for corrective measure.

As part of our complaint handling process, only claims for financial prejudice can be considered. We do not process claims for non-monetary prejudice or punitive damages. Such matters fall under the jurisdiction of regulatory bodies or the courts.

This process may not apply if legal proceedings have been initiated or if the alleged facts have already been the subject of a judgment or settlement.

Before filing a complaint with the Complaint Handling Team

STEP 1 - Contact the relevant entity

In case of dissatisfaction, we invite you to first contact the relevant entity whether it be the Caisse, the Desjardins Signature Service, the Desjardins Business Centre or the Fédération's business sector, which will analyze your dissatisfaction and attempt to resolve it. If it remains unresolved after their intervention, or if you have not received a response within 20 days, our team will take over the matter without any action required on your part.

STEP 2 - Handling by the Complaint Handling Team

Complaint Handling Process

1. An acknowledgement of receipt will be sent to you within twenty (20) calendar days of the start of Step 1.
2. Following the acknowledgement of receipt, a Compliance Advisor from our team will contact you as soon as possible.
3. The Compliance Advisor assigned to your complaint will review your file.
4. After reviewing your file, a final written response containing our observations and decision will be sent to you within sixty (60) calendar days of the start of Step 1.
5. If a settlement offer is accepted, you will be required to sign a release form to confirm acceptance of the settlement.
6. If you remain dissatisfied with the final response from our team, you may pursue one of the various recourses available to you, as outlined below.

Note: If you are sending supporting documents for your complaint by email, please encrypt your message and documents, or communicate any sensitive information by phone, fax or mail. You may also contact us to transmit the documents electronically through a secure channel.

Contact information for our team

Complaint Handling Team

100, rue des Commandeurs

Lévis (Québec) G6V 7N5

Phone: 1-888-556-7212

Fax: 418-835-2551

complaints@desjardins.com

STEP 3 - Other recourses available to you

You may choose to use an independent dispute resolution service offered by a regulatory authority or a regulator organization with jurisdiction in **your province of residence** if you remain dissatisfied with the review of your file by our team or its result. Please note that filing your complaint does not interrupt the limitation period for any legal action you may take in the civil courts.

- **If you reside in Québec**, you may choose to use the independent dispute resolution service offered by the *Autorité des marchés financiers* (AMF). The AMF will examine your file upon request and, if appropriate, may offer a conciliation or mediation service to help resolve the conflict. Upon receiving your written request, our Team will forward a copy of your complaint file to the AMF. You may also send your file directly by mail. For more information, please visit the website: www.lautorite.qc.ca or call 418-525-0337 or toll-free 1-877 525-0337.
- **If you reside in Ontario**, you may choose to use the services of the *Financial Services Regulatory Authority of Ontario* which will review your file upon request. We invite you to fill out the complaint form by visiting the website : <https://www.fsrao.ca/submit-complaint-fsra> and follow the instructions to submit the form by mail or email: contactcentre@fsrao.ca, or call 1-800-668-0128.
- If you reside in a **province other than those listed above**, please contact our team or the AMF using the contact information provided above to find out which recourses you may have.

You should consider that there are prescribed time limits within which you are entitled to initiate civil proceedings. At any time, you may seek the assistance from a legal professional who can explain the options and recourses available to you. Once the applicable limitation period has expired, you may lose the right to exercise your recourses.