

J. Zechner Associates Inc.

Complaints Process

J Zechner Associates (JZAI) will ensure fair, transparent, and timely resolution of all client complaints. Our complaint and dispute resolution services are free, accessible and easy to use for our clients.

Complaints can include: the expression of dissatisfaction—verbal or written—regarding:

- A product or service offered
- The conduct of an employee or representative
- Any breach of obligations or standards, where the client expects a response or corrective action
- a reproach in respect of the registrant;
- the identification of real or potential harm that a consumer has sustained or may sustain; or
- a request for remedial action

The firm's CCO, Alison Sainsbury, acts as the Complaints Officer and can be reached at asainsbury@jzechner.com

Excellent client service is our objective. The processing of any and all complaints will be conducted in an objective manner, taking into account the interests of the complainant and will be free of charge. Assistance will be made available to all complainants throughout the resolution process as may be required. Procedures to note:

Complaints will be acknowledged, in writing, within 5 business days of receipt and will include the expected processing timeline.

Client's have the right to request a file transfer or referral to the AMF (for Quebec clients) or the Ombudsman for Banking Services and Investments (OBSI) at no cost

Contact information for the appropriate independent dispute resolution service (AMF or OBSI) will be provided along with a hypertext link to our complaint policy along with those of the AMF and the OBSI

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Should the complaint involve another institution or party, the complainant will be informed of their right to include those parties in their complaint, and we will co-operate with any information we have that would assist with the complainant's communication.

A written substantive response to the complaint will be provided within 60 days of initial receipt of the complaint, or within 90 days if justified (e.g., complex product or situation). Should the complaint response require more than 60 days to process we will notify the client in writing.

A reasonable amount of time will be provided for the complainant to assess and respond to any offers of resolution, up to 30 days. Any agreement reached must be resolved within 30 days or within an agreed upon time period.

Please note that, clients have the right, up to 180 days of receipt of the response, to escalate the complaint to the OBSI or AMF (for Quebec residents)

Communication does not end when we provide our response. Communication is to continue in order to assist the client's understanding and allow them to provide further relevant information. There will never be a situation where there are conditions placed on a client that would prevent them from contacting the OBSI or the AMF.

Each Quebec complainant, if unsatisfied, may request examination or involvement of the AMF. JZAI will then send the complaint record to the AMF within 15 days. Any requests for information from the AMF will be responded to within 10 days.

JZAI will not obstruct, hinder or interfere with any request for involvement of, or with, the AMF or the OBSI. Should a complaint reveal consequences for other clients or stakeholders JZAI will be proactive in taking appropriate measures for resolving the situation with all parties involved.