

**FIERA CAPITAL FUNDS INC. (“FCFI”)**

**SUMMARY OF COMPLAINT HANDLING PROCEDURES**

FCFI 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 clients who file a complaint and to new clients, as this summary is included on the Account Application Form.

**The Client Complaint Information Form**

Clients who wish to make a complaint are provided with the *Client Complaint Information Form* (“CCIF”) that provides general information about their options for making a complaint.

**How to File a Complaint with FCFI**

Clients wishing to complain to FCFI may make their complaint to our head office by mail at Fiera Capital Funds Inc. 1 Adelaide Street East, Suite 600, Toronto, Ontario M5C 2V9, email at [mutualfunds@fieracapital.com](mailto:mutualfunds@fieracapital.com) or toll free at 1-800-265-1888. 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<sup>1</sup> 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.

**FCFI Complaint Handling Procedures**

We will acknowledge receipt of complaints promptly, in writing, generally within five (5) days. We review all complaints fairly, taking into account all relevant documents and statements obtained from the client, our records, our client account manager, 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 your complaint, a denial of the complaint with reasons or another appropriate response. Where the complaint relates to certain serious allegations<sup>2</sup>, our initial acknowledgement 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.

We will generally provide our response within ninety (90) days, unless we are waiting for additional information from you or the case is complex.

After the date of our response, we will respond to communications you send us to the extent necessary to implement a resolution or to address any new issues or information you provide.

**Settlements**

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

**Contacting FCFI**

Clients may contact us at any time to provide further information or to inquire as to the status of

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

<sup>2</sup> As defined in the Policies of the Mutual Fund Dealers Association of Canada of which FCFI is a Member.

their complaint, by contacting the individual handling their complaint or by contacting us by email at [mutualfunds@fieracapital.com](mailto:mutualfunds@fieracapital.com) or toll free at 1-800-265-1888.

### **Other means of Filing a Complaint**

#### **Filing a Complaint with the Mutual Fund Dealers Association of Canada (“MFDA”)**

The MFDA is the self-regulatory organization in Canada that regulates the operations, standards of practice and business conduct of its Members. As a mutual fund dealer, FCFI is a registered member of the MFDA.

A client may make a complaint to the MFDA at any time, whether or not the client has already made a complaint to FCFI. The options available to the client are presented on the next page.

#### **Filing a Complaint with the Autorité des marchés financiers (“AMF”)**

The AMF is mandated by the government of Québec to regulate the province's financial markets and provide assistance to consumers of financial products and services.

A Quebec client may make an original complaint to the AMF at any time, whether or not the client has already made a complaint to FCFI. Alternatively, if a client is not satisfied with the settlement offered by FCFI, the client may subsequently request FCFI to send a copy of the complaint file to the AMF by completing the Request for the Transfer of a File form. Please refer to the forms below:

- Making an original complaint to the AMF: Consumer Complaint or Allegation Reporting Form  
<http://www.lautorite.qc.ca/files/pdf/formulaires-conso/form-plainte-en.pdf>
- Transferring a complaint file to the AMF: Transfer of a file form  
<http://www.lautorite.qc.ca/files/pdf/formulaires-conso/form-trans-dossier-en.pdf>

Please note that as a Quebec client, you must direct your complaint to the AMF and not to the MFDA.

## MUTUAL FUND DEALERS ASSOCIATION OF CANADA

### Client Complaint Information Form

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. MFDA Member dealers have 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 mutual fund dealer. Member firms are responsible to you, the investor, for monitoring the actions of their representatives to ensure that they are in compliance with by-laws, rules and policies governing their activities. The firm will investigate any complaint that you initiate and respond back to you with the results of their investigation within the time period expected of a Member 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 your mutual fund dealer belongs. The MFDA investigates complaints about mutual fund dealers and their representatives, 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 mutual fund dealer. 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)<sup>1</sup>
  - In writing by mail to 121 King Street West, Suite 1000, Toronto, ON M5H 3T9 or by fax at (416) 361-9073
- 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.

#### Compensation:

The MFDA does not order compensation or restitution to clients of Members. The MFDA exists to regulate the operations, standards of practice and business conduct of its Members and their representatives 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 dealer’s Compliance Department has responded to your complaint, you may contact OBSI. You may also contact OBSI if the dealer’s Compliance Department has not responded within 90 days of the date you complained. OBSI provides an independent and impartial process for the investigation and resolution of complaints about the provision of financial

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<sup>1</sup> You may wish to consider issues of internet security when sending sensitive information by standard e-mail.

services to clients. 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.
- Manitoba, New Brunswick and Saskatchewan: Securities regulatory authorities in these provinces have the power to, in appropriate cases, order that a person or company that has contravened securities laws in their province pay compensation to a claimant. The claimant is then able to enforce such an order as if it were a judgment of the superior court in that province. For more information, please visit:

Manitoba: [www.msc.gov.mb.ca](http://www.msc.gov.mb.ca)

New Brunswick: [www.nbsc-cvmnb.ca](http://www.nbsc-cvmnb.ca)

Saskatchewan: [www.sfsc.gov.sk.ca](http://www.sfsc.gov.sk.ca)

- Québec: The Autorité des marchés financiers (“AMF”) pays indemnities to victims of fraud, fraudulent tactics or embezzlement where those responsible are individuals or firms authorized to practice under the legislation governing the provision of financial services in Quebec. It also rules on the eligibility of claims and sets the amount of the indemnities to be paid to victims. Consumers can thus be compensated to a maximum of \$200,000 per claim, through funds accumulated in a financial services compensation fund. For more information, please visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca).