

# SUMMARY - COMPLAINT HANDLING AND DISPUTE RESOLUTION POLICY

July 2025

**We are committed to ensuring that complaints are addressed promptly and handled within the shortest possible timeframe.**

## 1 What is a complaint?

A complaint expresses dissatisfaction or a grievance regarding our services or one of our products, along with an expectation that we take action to resolve the issue.

This includes, for example, requests for a refund or for corrective measures to address the situation at the root of the complaint.

## 2 How to file a complaint?

You may submit a complaint using the method most convenient for you. You can complete the [HUB International online complaint form](#). Please note that contact information for the various HUB Quebec, HUB Ontario, and HUB Atlantic offices can be found via this [link](#). You may also fill out the [complaint form provided by the Autorité des marchés financiers \(“the Authority”\)](#). We can help you formulate your complaint.

Questions? Contact us to learn more about our complaint handling process.

## 3 Complaint Handling Process

Some complaints may be resolved through a simplified process in which we aim to offer a timely solution. This process is described further below. If your complaint cannot be resolved through this simplified procedure, or if its nature or complexity makes it unsuitable for such treatment, it will be processed according to the following steps:

### 3.1 Acknowledgement of Receipt

We will send you a written acknowledgment of receipt within 10 days of receiving your complaint.

### 3.2 Complaint Analysis

We will ensure we fully understand your complaint and your expectations. If needed, we will contact you to request additional information.

### 3.3 Final Written Response

We will provide you with a final written response within 60 days. This response will explain how we analyzed your complaint, the rationale behind our decision, and, where possible, the proposed solution.

You are encouraged to contact us if you have any questions or comments about our response.

#### ❖ Extension of the Response Deadline

In some cases, the processing of your complaint may take longer or be more complex than expected. If we determine that additional time is required, we may extend the deadline by up to 30 days. You will be notified in writing, with an explanation justifying the extended timeline.

### 3.4 Review of the Response and Settlement of the Complaint

Please take the time to review our response or evaluate the proposed resolution. If applicable, you will be given a reasonable period to inform us whether you accept our offer, reject it, or wish to submit a counteroffer. This time should be sufficient for you to seek any advice you may need to make an informed decision.

Once we reach an agreement with you on how to resolve your complaint, we will implement the resolution within 30 days, unless another timeline is mutually agreed upon for your benefit.

### 3.5 Review of the Complaint File by the Authority

A file is created for each complaint, containing all relevant information and documents.

If you are dissatisfied with the way your complaint was handled or with our response, you may request a review of your complaint file by the Authority at any time. We are required to forward your complaint file to the Authority within 15 days of your request.

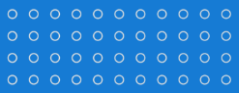
### 3.6 Simplified Complaint Handling Process

Some complaints may be resolved using a simplified process if we can offer a satisfactory solution within 20 days.

A complaint is considered resolved to your satisfaction if you accept our proposed solution or if the explanations provided are sufficient to resolve the issue.

Under this process, complaints may be handled by a member of our customer service team, for example, during a phone call.





If we are unable to provide a resolution or satisfactory explanation within the simplified process, you will be informed in writing, and the complaint will proceed through the standard process outlined above.

Please note that the time spent attempting to resolve your complaint through this simplified process does not affect our obligation to provide you with a final written response within the required timeframe.

