

Complaint Process

Filing a complaint with us:

Toll-free telephone: [1-866-625-4777](tel:1-866-625-4777)

Email: inquiry@openaccessltd.com

Mailing:

Open Access Limited

Attn: Chief Compliance Officer

302 Bay Street, Suite 503-01

Toronto, ON, M5H 0B6

You can file a complaint with us by whichever means is convenient for you. If you are a resident of Quebec, you may also complete the [form](#) from the Autorité des marchés financiers (AMF). You may want to consider using a method other than email for sensitive information. We can help you file your complaint.

Tell us:

- what went wrong;
- when it happened; and
- what you expect, for example, money back, an apology, account correction.

We will acknowledge your complaint and do so in writing, as soon as possible, typically within five (5) business days of receiving your complaint (or within 10 days for residents of Quebec).

We may ask you to provide clarification or more information to help resolve your complaint.

OAL will provide its decision in writing, usually within 90 days of receiving a complaint (or 60 days for residents of Quebec). It will include:

- a summary of the complaint;
- the results of our investigation; and
- OAL's decision to make an offer to resolve the complaint or deny it, and an explanation of our decision.

If OAL's decision is delayed and or we cannot provide you with a decision within 90 days of receiving a complaint (or 60 days for residents of Quebec), we will:

- inform you of the delay;
- explain why OAL's decision is delayed, and
- give you a new date for OAL's decision (however, for residents of Quebec the additional time may not exceed 30 days).

Please help us resolve your complaint sooner by:

- Making your complaint as soon as possible;
- Replying promptly if we ask you for more information; and
- Keep copies of all relevant documents, such as letters, emails and notes of conversations with our representatives.

Assessment of the offer and resolution of the complaint

If we present an offer, we give you time to assess and respond to it. We will give you enough time to seek the advice you need to make an informed decision. You can decide to accept or refuse the offer, or you can present a counter offer.

Once we reach an agreement with you to resolve your complaint, if you are a resident of Quebec, we will implement the terms of the offer within 30 days unless we agree with you upon a different time period and it is in your interest to do so.

Simplified process in Québec for certain complaints

If you are a resident of Quebec, we may follow a simplified process for certain complaints.

- This process is for complaints that we can resolve to your satisfaction within 20 days.
- These complaints may be referred to a member of our client service team and handled verbally (e.g., in a phone call).
- We consider a complaint resolved to your satisfaction when
- you accept our proposed solution to your complaint, or
- the explanations we provide to you are sufficient to resolve your complaint.

When a complaint isn't resolved using the simplified process

If we cannot resolve your complaint to your satisfaction under this process, we will notify you in writing.

Your complaint will continue to be processed, but in accordance with the steps in the complaint process described earlier.

The time that we take trying to resolve your complaint under the simplified process does not impact our obligation to provide you with our written final response within the required time period.

Complaint record

For each complaint, we create a record in which we keep all the information or documents required for the processing of your complaint.

If you are a resident of Quebec, you can contact us to request to have your complaint record examined by the AMF at any time if you are not satisfied with the response we provided or how your complaint was processed. We will send your complaint record to the AMF no later than 15 days following receipt of your request

If you are not satisfied with our decision

You may be eligible for the independent dispute resolution service offered by the AMF (if you are a resident of Quebec) or by the Ombudsman for Banking Services and Investments (OBSI) (if you are a resident of another Canadian jurisdiction). These services are free of charge to you.

A word about legal advice

You always have the right to go to a lawyer or seek other ways of resolving your dispute at any time. A lawyer can advise you of your options. There are time limits for taking legal action. Delays could limit your options and legal rights later on.

Taking your complaint to OBSI

You may be eligible for OBSI's free and independent dispute resolution service if:

- we do not provide our decision within 90 days after you made your complaint, or
- you are not satisfied with our decision

OBSI can recommend compensation of up to \$350,000. OBSI's service is available to clients of our firm. This does not restrict your ability to take a complaint to a dispute resolution service of your choosing at your own expense, or to bring an action in court. Keep in mind there are time limits for taking legal action.

Taking your complaint to the AMF (Quebec)

If you are a resident of Quebec, you can request that our complaint record be examined by the AMF. The AMF will examine the complaint record and may, with the parties' consent, act as conciliator or mediator regarding the complaint or designate a person to act as such. Applicable Quebec securities laws provides that conciliation or mediation may not, alone or in combination, continue for more than 60 days after the date of the first conciliation or mediation session unless the parties consent.

Who can use OBSI

You have the right to use OBSI's service if:

- your complaint relates to a trading or advising activity of our firm or by one of our representatives
- you brought your complaint to us within 6 years from the time that you first knew, or ought to have known, about the event that caused the complaint, and
- you file your complaint with OBSI according to its time limits below

Time limits apply

- If we do not provide you with our decision within 90 days, you can take your complaint to OBSI any time after the 90-day period has ended.
- If you are not satisfied with our decision, you have up to 180 days after we provide you with our decision to take your complaint to OBSI.

Filing a complaint with OBSI

Email: ombudsman@obsi.ca

Telephone: 1-888-451-4519 or 416-287-2877 in Toronto

OBSI will investigate

OBSI works confidentially and in an informal manner. It is not like going to court, and you do not need a lawyer. During its investigation, OBSI may interview you and representatives of OAL. OAL is required to cooperate in OBSI's investigations.

OBSI will provide its recommendations

Once OBSI has completed its investigation, it will provide its recommendations to you and OAL. OBSI's recommendations are not currently binding on you or OAL.

OBSI can recommend compensation of up to \$350,000. If your claim is higher, you will have to agree to that limit on any compensation you seek through OBSI. If you want to recover more than \$350,000, you may want to consider another option, such as legal action, to resolve your complaint. For more information about OBSI, visit www.obsi.ca

Information OBSI needs to help you

OBSI can help you best if you promptly provide all relevant information, including:

- your name and contact information;
- OAL's name and contact information;
- the names and contact information of any of OAL's representatives who have been involved in your complaint;
- details of your complaint and
- all relevant documents, including any correspondence and notes of discussions with OAL.