

Complaint Handling

Complaints

StoneX Financial (Canada) Inc. ('SFCI') has created an internal process for documenting, handling and resolving complaints in an efficient and expedient manner.

The fair and timely handling of client complaints is vital to the overall integrity of the investment industry. SFCI regards the handling of all client complaints as an essential element of the proper servicing of client accounts generally, and believes an effective framework for dealing with client complaints is in keeping with appropriate standards of professionalism for the industry

What Constitutes a Complaint?

- A "complaint" can be against SFCI, the Account Executive on the account, or any other employee of SFCI.
- A complaint is any verbal or recorded expression of dissatisfaction alleging misconduct. The following are defined as misconduct:
- Allegations of breach of confidentiality
- Theft, fraud
- Misappropriation or misuse of funds or client assets
- Forgery
- Unsuitable investments
- Misrepresentation
- Unauthorized trading relating to the client's account(s)
- Other inappropriate financial dealings with clients

Note that a mistake or oversight is not generally considered misconduct. In the event you have a complaint as described above, SFCI encourages you to follow the steps outlined here:

Step 1 - Contact your Investment Advisor

In many instances, complaints may be simple misunderstandings and can be resolved quickly. As a first step, please contact your Account Executive if you have questions or concerns about a particular issue.

Step 2 - Send Us Your Complaint In Writing

If the problem is not solved to your satisfaction after completing Step 1, please detail your complaint in writing and send it to us. Your complaint should be sent to:

Attention: Christopher Bhalla
Chief Compliance Officer/Designated Complaints Officer
StoneX Financial (Canada) Inc.
20 Adelaide Street East, Suite 1001 Toronto, Ontario M5C 2T6 Canada

Once we have your complaint in writing it will be handled in accordance with our complaint process. Within 5 business days of our receipt of your complaint you will receive an acknowledgement of your complaint from the Designated Complaints Officer with a description of next steps to be taken by us as well as other information such as a designated contact person, complaint reference number, the protocol you should follow once you have sent your complaint to us and the timelines which we follow in order to process your complaint in a timely manner. The entire process should take no longer than 90 days before you are in receipt of a substantive response letter from the Designated Complaints Officer, which will include the following information;

- A. A summary of your complaint
- B. The results of our investigation
- C. Our final decision on the complaint, including an explanation; and
- D. A statement describing your options available to you should you not be satisfied with our response

Step 3 - Other Options Available to You

If, following Step 2, your complaint has not been resolved to your satisfaction there are other options available to you, such as the Ombudsman for Banking Services ('OBSI'), or arbitration. OBSI will consider a client complaint at the earlier of

- (i) the date the complaint substantive response is provided to the client; or
- (ii) 90 days after the receipt of the complaint.

You may also wish to review CISO's website on how to make a complaint here: <https://www.ciro.ca/office-investor/how-make-complaint>.