Summary of our Complaint Process

1. Our Commitment

Nalmont Capital Inc. (**Nalmont**) is committed to providing its clients with the highest standard of service and maintaining their trust. If you are dissatisfied with a product, service, or experience with our company, you have the right to make a complaint and be treated fairly, diligently, and respectfully throughout the process.

2. What is a Complaint?

A complaint is any verbal or written expression of dissatisfaction with a product, service or representative of Nalmont.

The following do not constitute complaints, unless they are accompanied by explicit dissatisfaction:

- a simple request for information or service;
- a request for correction of an administrative or calculation error;
- a claim for compensation;
- the communication of a comment or suggestion.

3. Complaints Officer

The **Chief Compliance Officer** is the designated person responsible for handling complaints. It ensures that each complaint is dealt with diligently, fairly and in accordance with regulatory requirements. In the event of absence, a designated person within the compliance team will assume this role.

4. How to File a Complaint?

If you wish to make a complaint, please contact us **in writing** and make it clear that it is a complaint so that your request can be dealt with in accordance with our official policy.

You can submit your complaint:

- by email: compliance@nalmontcapital.com;
- by mail: 1405-1 Westmount Square, Westmount (Quebec) H3Z 2P9;
- by phone: (514) 312-1270.

Please include:

- your name and contact information;
- a description of your complaint;
- any relevant documents or details.

5. Complaints Procedure

Basic Process

Once your complaint is received:

- We will acknowledge receipt within **10 business days**, unless the streamlined process applies;
- We will investigate your complaint and aim to provide a **final written response within 60 days** (or 90 days in exceptional circumstances). If additional time is required, we will notify you and explain why;
- An **offer to settle**, if any, will be made within **30 days** of the complainant's acceptance of the decision.

Simplified Process

If Nalmont believes that the complaint can be resolved within **20 days**, a streamlined process may be applied:

- we will acknowledge receipt, investigate and provide **a final written decision within 20 days**;

- an offer to settle, if any, will be made within **30 days** of the complainant's acceptance of the decision.

In this case, a separate acknowledgement is not required unless the complaint is not resolved within the specified time frame, in which case the basic process will apply.

Content of the Final Written Response

Our final written response will include:

- a summary of your complaint;
- the main elements of our analysis;
- our decision and, where appropriate, an offer to settle or remedial action;
- information about your possible recourses, including the possibility of transferring your file to the Autorité des marchés financiers (AMF).

6. Confidentiality and Retention of Records

All complaints and related information are treated confidentially and used only for the purposes of analysis, processing and follow-up. Nalmont maintains a **register of complaints** and relevant documents for the minimum period required by applicable regulations.

7. Accessibility and Support

You can submit your complaint in **English or French**. If you need assistance in formulating or escalating your complaint (language barrier, limitation or other special situation), please contact us so that we can arrange an appropriate means of communication.

8. If You Are Not Satisfied

If you are not satisfied with our final response or if more than **60 days** have passed since your complaint was filed, you can request that your file be transferred to the **Autorité des marchés financiers (AMF)**, which offers a free dispute resolution service.

AMF Services

If you choose to escalate your complaint to the AMF, Nalmont will forward your file to the AMF for investigation.

The AMF may:

- provide **conciliation or mediation services**;
- review the situation in the context of its financial market supervision activities;
- use the information to remind a company or representative of its obligations and, if necessary, initiate an investigation and initiate proceedings.

AMF Contact Information

Autorité des marchés financiers
Place de la Cité, Cominar Tower
2640, boulevard Laurier, Suite 400
Quebec (Quebec) G1V 5C1
Phone: 1 877 525-0337
Website: lautorite.qc.ca/en/general-public

More information: AMF – Making a Complaint

9. Clients Outside Quebec

For clients who reside outside of Quebec, Nalmont is also a member of the **Ombudsman for Banking Services and Investments (OBSI)**, which offers a free, independent dispute resolution service when you are not satisfied with our final response.

OBSI Contact Information

Website: www.obsi.ca
Phone: 1-888-451-4519
Email: ombudsman@obsi.ca

10. Regulatory Compliance

This process is consistent with:

- the *Regulation respecting the processing of complaints and dispute resolution in the financial sector* (CQLR, c. E-6.1, r. 1.2);
- the Canadian Securities Administrators' requirements regarding fair handling practices and the keeping of complaint records.

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