

Tacita Capital

SUMMARY OF OUR COMPLAINT POLICY AND PROCESS

If you have a complaint about your investments, your account statements or our services, please notify us at:

Tacita Capital Inc.

Suite 2020, 150 King Street West, Box 10

Toronto, Ontario M5H 1J9

Attention: Designated Complaints Officer

Email: info@tacitacapital.com

What to Tell Us in Your Complaint

Please tell us:

- What the issue is or what went wrong;
- When it happened; and
- What you expect (for example, an explanation, an account correction, etc.).

We Will Acknowledge Your Complaint

We will acknowledge your complaint in writing as soon as possible, typically within five business days of receipt.

We will provide you with the name and contact information of the person coordinating the investigation.

We may ask you to provide additional information and/or clarifications to help us resolve your complaint.

We will advise you that you may be eligible for the independent dispute resolution service offered by the Ombudsman for Banking Services and Investments (OBSI).

How You Can Help Us Resolve Your Complaint Sooner

To assist us in resolving your complaint, please:

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

We Will Make a Decision and Provide It to You

We will normally provide you with a decision in writing within 30 days of receiving a complaint. This will include:

- A summary of your complaint;
- The results of our internal investigation and review; and
- Our decision on how best to resolve the complaint and an explanation of our decision.

If Our Decision Is Delayed

If we cannot provide you with our decision within 30 days, we will:

- Inform you of the delay;
- Explain why our decision is delayed; and
- Give you a new date for our decision.

Simplified Process for Certain Complaints

We may follow a simplified process for certain complaints. This process is for complaints that we can

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resolve to your satisfaction within 20 days. We consider a complaint to be resolved to your satisfaction when you accept our proposed solution to your complaint or when the explanations we provide to you are sufficient to resolve your complaint. If we cannot propose a satisfactory solution or provide explanations sufficient to resolve your complaint 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 when trying to resolve your complaint under the simplified process does not have any effect on our obligation to provide you with our written final response within the required time period.

Your Assessment of Our Decision

Take time to review our response or assess our offer to resolve your complaint. If we present an offer, we give you time to assess and respond to it. The amount of time we give you should provide you with sufficient opportunity to seek the advice you need to make an informed decision.

Once we reach an agreement with you to resolve your complaint, we have to give effect to the offer within 30 days unless we agree upon a different time period with you when it is in your interest to do so.

If You Are Not Satisfied with Our Decision

We will again advise you that you may be eligible for the independent dispute resolution service offered by the OBSI.

Assessment of Our Decision

Take time to review our response or assess our offer to resolve your complaint. If we present an offer, we give you time to assess and respond to it. The amount of time we give you should provide you with sufficient opportunity to seek the advice you need to make an informed decision.

Once we reach an agreement with you to resolve your complaint, we have to give effect to the offer within 30 days unless we agree upon a different time period with you when it is in your interest to do so.

If You Are a Québec Resident

You may request that your complaint file be transferred to the Autorite des marches financiers (AMF). If you request the complaint to be transferred to the AMF, you will receive a final written response within 60 days, or an update will be provided.

Taking Your Complaint to the AMF

You can complete the form available [here](#) and return it to us. We will send a complete copy of the complaint record, including any information that was used in the processing of your complaint, to the AMF within 15 days following receipt of your request.

For more information about the AMF, visit www.lautorite.qc.ca or call 418-525-0337 or toll-free 1-877 525-0337

A Word about Legal Advice

You have the right to go to a lawyer or seek other ways of resolving a 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.

Taking Your Complaint to the OBSI

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

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- 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. We pay an annual fee so OBSI's service is available to you as a client 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.

When Can You Use OBSI's Service?

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

- Your complaint relates to the dealing activity of our firm or 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 events that gave rise to the complaint; and
- You file your complaint with OBSI within the time limit set out below.

OBSI Time Limits

If we do not provide you with our decision within 90 days, you can take your complaint to OBSI any time thereafter.

If you are not satisfied with our decision, you have up to 180 days from the date you receive written notice of our decision to take your complaint to OBSI.

How to File a Complaint with OBSI

You can contact OBSI by email or phone:

Email: ombudsman@obsi.ca Phone: 1-888-451-4519 or 416-287-2877 in Toronto

OBSI Will Investigate

OBSI works confidentially and in an informal manner. The process is not like going to court and you do not need a lawyer. During its investigation, OBSI may interview you and representatives of our firm. We are required to cooperate with OBSI's investigations.

Information Needed by OBSI in Order to Help You

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

- your name and contact information;
- our firm's name and contact information;
- the names and contact information of any of our representatives who are involved in the events related to your complaint;
- details of your complaint; and
- copies of all relevant documents, including any correspondence and notes of discussions with us.

OBSI Will Provide Its Recommendations

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

OBSI can recommend compensation of up to \$350,000. If your claim is higher, you will have to agree to limit any compensation you seek through OBSI to that amount. 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