



Industrial Alliance Trust Inc.

# Complaint Handling Policy

## **Confidentiality Notice**

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## **1. INTRODUCTION**

Industrial Alliance Trust Inc. (hereinafter “iA Trust”) is committed to providing first-rate service based on client respect and satisfaction of their needs.

For this purpose, and to improve the quality of its customer service, iA Trust has put in place a process to address and resolve complaints and is working to ensure that this process is carried out diligently, impartially and confidentially.

This policy takes into account the legislation and regulations applicable in Canada with respect to complaint handling and the fair treatment of consumers.

## **2. PURPOSE OF THE POLICY**

The purpose of this Policy is to ensure the fair treatment of complaints received by iA Trust.

An effective, efficient and transparent complaint handling process can only help to identify and prevent client dissatisfaction, thus allowing the company to take the necessary corrective action.

This Policy shows that a complaint can be resolved at the “operational level”, or the level that usually provides customer service, or by the iA Trust Complaints Officer.

## **3. DEFINITION OF COMPLAINT**

For the application of this Policy, it is important to make the distinction between an actual complaint and a comment or request for information.

An informal approach to correct a specific issue does not constitute a complaint in the measure where the matter is addressed in the course of regular iA Trust activities and where the consumer does not make a complaint.

It is only where a concern or dissatisfaction cannot be resolved in the regular course of business, or where the complainant remains dissatisfied with the answer he or she has received in writing, that he or she may make a formal complaint, in writing, to the attention of:

Complaints Officer  
Industrial Alliance Trust Inc.  
1080 Grande Allée West  
PO Box 1907, Station Terminus  
Quebec City, QC G1K 7M3  
[officierdesplaintes@iafiducie.ca](mailto:officierdesplaintes@iafiducie.ca)  
[complaintsofficer@iatrust.ca](mailto:complaintsofficer@iatrust.ca)

**For the purposes of this Policy, a complaint must include one or more of the following three elements:**

- A reproach against iA Trust
- A description of the actual or harm to the complainant
- A request for remedial action.

#### **4. CUSTOMER SERVICE**

The Policy is used to establish a standard method to handle complaints and settle disputes so that each iA Trust client obtains adequate service that meets his or her expectations.

Employees, representatives and agents of iA Trust must be courteous and empathetic when receiving a written complaint, whether or not it is founded. The person who must handle the complaint must respect the complainant and the person against whom the complaint is made. He or she must be impartial and ensure the confidentiality of the file.

Firstly, if a client is dissatisfied with a product or service that has been provided, if an error has been made in the processing of his or her file, if he or she has concerns regarding a product, he or she may contact iA Trust through one of the company's employees, representatives or agents, who will forward the complaint to the appropriate department.

Secondly, if the client is not satisfied with the outcome at this stage of the process, he or she will be informed that he or she may proceed beyond the operational level by contacting the Complaints Officer.

#### **5. COMPLAINTS OFFICER**

The Complaints Officer is responsible for the application of this Policy. He or she reports to regulatory authorities. He or she is also responsible for the implementation of the internal complaints resolution and dispute settlement mechanism and for ensuring that it remains up-to-date pursuant to regulations in place.

The Complaints Officer ensures that employees receive the appropriate training and transmits the information required to ensure they respect this Policy. He or she makes available the tools needed to handle complaints.

The Complaints Officer gathers and manages complaints that were not resolved at the operational level using the standards in use at iA Trust. He or she investigates complaints and makes recommendations to ensure that those complaints not resolved at the operational level are addressed.

The Complaints Officer ensures that the personal information provided by the complainant is handled in a confidential manner.

The Complaints Officer puts in place corrective measures needed to reduce the risk of future similar complaints.

The Complaints Officer pays special attention to all allegations of fraud, unethical conduct or violations of regulations in force. When this type of allegation is made or when a complaint leads to a lawsuit, the

Complaints Officer forwards the file to the Legal Department and makes a note in the Register to this effect before closing the file.

## **6. COMPLAINT REPORT TO REGULATORY AUTHORITIES**

The Complaints Officer submits to the *Autorité des marchés financiers* (hereinafter “AMF”) and the Financial Consumer Agency of Canada (hereinafter “FCAC”) a report indicating the number and nature of complaints pursuant to applicable legislation.

## **7. REPORT TO THE AUDIT COMMITTEE**

The Complaints Officer submits a semi-annually report regarding the examination of complaints to the Audit Committee.

## **8. NOTICE TO THE FINANCIAL CONSUMER AGENCY OF CANADA**

Following any modification, the Policy must be forwarded to the Commissioner of the FCAC.