

## What to do if you have a complaint

### Our complaint process

#### Filing a complaint with us

If you have a complaint about our services or a product, contact us at:

**NEI Investments Inc.**  
**151 Yonge St., 12th Floor**  
**Toronto, ON M5C 2W7**

**Attention: Designated Complaints Officer**  
**Tel: 1.855.714.3800**  
**Email: [clientconcerns@aviso.ca](mailto:clientconcerns@aviso.ca)**

You may want to consider using a method other than email for sensitive information.

#### Tell us:

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

#### We will acknowledge your complaint

We will acknowledge your complaint in writing, as soon as possible, typically within 5 business days of receiving your complaint.

#### Help us resolve your complaint sooner:

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

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

#### We will provide our decision

We normally provide our decision in writing, within 90 days of receiving a complaint. It will include:

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

#### 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 legal options. There are time limits for taking legal action. Delays could limit your options and legal rights later. Please consult your province for your time & statute limitations.

## If our decision is delayed

If we cannot provide you with our decision within 90 days, we will:

- inform you of the delay
- explain why our decision is delayed, and
- give you a new date for our decision

You may be eligible for the independent dispute resolution service offered by the Ombudsman for Banking Services and Investments (OBSI).

## If you are not satisfied with our decision

There are alternate methods of dispute resolution available to you. If you are dissatisfied with our response,

- You can escalate your concern to the Ombudsman for Banking Services and Investments (“OBSI”) within 180 days after you have received our substantive response. The OBSI is an independent national industry-based dispute resolution agency for consumers of financial services. If this is an option you’re considering, there is more on OBSI and their process below.
- Arbitration, and
- Litigation/Civil action, a lawyer can advise you of your options.

## If you are a Québec resident

If you are a Quebec resident, you may request that your file be transferred to the Autorité des Marchés Financier (“AMF”). Once your file is transferred, the AMF will examine it and provide you with a response. Please note that transferring your file to the AMF does not interrupt the prescriptive period for civil remedies.

## 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.

## 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

### Contact OBSI

**Email:** [ombudsman@obsi.ca](mailto: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 our firm. We are required to cooperate in OBSI's investigations.

### Information OBSI needs to help you:

OBSI can help you best if you promptly provide 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 have been involved in your complaint
- details of your complaint
- 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 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 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](http://www.obsi.ca)