

Complaint Resolution Process

25. Caldwell strives to deliver excellent service and products and does so through the processing of client account Transactions in an efficient, accurate and courteous manner. However, if there is a complaint regarding the firm or any of its employees, we would ask that you bring it to our attention immediately so that it can be addressed promptly and effectively. If the issue is minor, please bring it to your account representative or his/her manager. If the dispute is more serious or has not been resolved by the representative or manager, we would ask that you put all of the details of your complaint into writing and forward to either the representative's manager or our President who can be reached at Caldwell Securities Ltd., 150 King St. West, Suite 1710, Toronto, Ontario, M5H 1J9; Telephone: 416-862-7755 or 1-800-387-0859; Fax 416-862-9438; Email: info@caldwellsecurities.com.
26. All complaints will be acknowledged in writing, advising of the person responsible for investigating the complaint. All complaints are handled under the supervision of the Designated Complaints Officer. Information will be provided as to other avenues you may wish to pursue. During the investigation, all relevant documentation will be reviewed and discussions held with the appropriate parties. If there are further documents which you feel are relevant, we would ask you to forward them. In addition, you will have the opportunity to provide your personal input. We will strive to be objective and unbiased in our review, to achieve a fair resolution of your complaint.
27. The review will be completed within 90 days. In the rare circumstance when we cannot do so, we will advise you of the anticipated completion date. A full response will be provided to your complaint and you will be advised of any other steps which are available to you.
28. In addition to, or in the alternative, you can also bring your complaint to the attention of the Investment Industry Regulatory Organization of Canada ("IIROC"), which can be contacted at 121 King St. W., 16th Floor, Toronto, ON, M5H 3T9; Telephone: 1-877-442-4322. A complaint form is available online at www.iiroc.ca. Other options include contacting the Ombudsman for Banking Services and Investments ("OBSI"), after receipt of our final response or 90 days have passed from the date of your complaint. OBSI may be contacted at P.O. Box 896, Adelaide St., Toronto, ON, M5C 2K3 Telephone: 1-888-451-4519 or at www.obsi.ca. Please note that OBSI will not investigate any matter which has been submitted to arbitration or litigation. Another alternative is to request that Caldwell arbitrate the complaint (see www.iiroc.ca), or you may wish to pursue litigation. Please be mindful that limitation periods will apply to bringing any court action.