

Complaint Resolution Process

At Credential Asset Management Inc., we take customer complaints seriously and procedures are in place to ensure we address both verbal and written complaints properly. This document, also available on our website, summarizes our internal resolution procedures.

Part
One

Steps to Resolving a Complaint

Step 1 – Contact your Mutual Funds Investment Specialist

If your complaint is in regards to a service or product, your dispute should be discussed with your Mutual Funds Investment Specialist. Typically, they should be able to address most of your concerns.

Step 2 – Contact the Provincial Compliance Officer

If your Mutual Funds Investment Specialist is unable to satisfactorily address your matter, please forward your concern in writing to the Provincial Compliance Officer at Credential Asset Management. They will work with you to resolve your complaint. If you have difficulties putting your complaint into writing, please advise the Provincial Compliance Officer so that they can provide assistance. For confidentiality reasons, we will only deal with you or another individual who has express written authorization to deal with us on your behalf.

Contact Information

Credential Asset Management Inc.

Attention: **Provincial Compliance Officer**

BC	800 – 1111 West Georgia Street Vancouver, BC V6E 4T6 Tel: 1.888.207.8121 Fax: 604.714.3801	MB	760 – 215 Garry Street Winnipeg, MB R3C 3P3 Tel: 204.927.7430 Fax: 204.927.7440
AB	8500 Macleod Trail SE Calgary, AB, T2H 2N1 Tel: 1.888.803.5822 Fax: 403.253.5047	ON	200 – 3430 South Service Road Burlington, ON L7N 3T9 Tel: 905.632.9200 Fax: 905.632.0032
SK	200 – 2500 13th Avenue Regina, SK S4P 0W2 Tel: 306.569.5500 Fax: 306.359.7575	NB, NF, NS, PE	331 – 7071 Bayers Road Halifax, NS, B3L 2C2 Tel: 902.454.6205 Fax: 902.453.6586

Step 3 – Contact the Dealer

If you feel that the problem is not resolved or you wish to express concerns with the handling of the complaint, we encourage you to contact Credential Asset Management to resolve the matter. Our dispute and complaint process is fair, impartial and confidential. All inquiries should be sent in writing to the Designated Complaints Officer.

Contact Information

Credential Asset Management Inc.

Attention: **Designated Complaints Officer**

800 – 1111 West Georgia Street
Vancouver, British Columbia V6E 4T6

Fax: 604.714.3933 Email: complaints@credential.com

Summary of the Complaint Handling Process

- Upon receipt of your verbal or written dispute or complaint, a complaint file will be opened.
- Subject to the specific nature of your concern, we will typically acknowledge receipt within five business days.¹
- Your dispute and the circumstances surrounding it will be reviewed thoroughly and fairly by our professional compliance staff. This includes reviewing your account opening documentation, statements as well as other notes and correspondence or any other relevant source.
- You may be called upon to provide further details and/or information that may be reasonably required to resolve your complaint.
- Depending on the circumstances, the complaint process can be lengthy and may take up to 90 days. However, we will endeavor to respond to your complaint in a timely manner unless there are novel or complex issues that require further consideration.
- You will be informed of the results once we have concluded our investigation and have reached a decision; this is called the “substantive response”.
 - The decision may include either a fair offer to resolve the complaint, a denial of the complaint with reasonable explanation, or another appropriate response depending on your circumstances.
 - If we offer you a settlement, you will be required to sign a release and waiver for legal reasons.
 - The substantive response will include any other information you may require about your options.
- We will respond to communications you send to us after the decision to the extent necessary to implement a resolution or to address any new issues or information you provide.