

Client Complaint Handling Procedures

At AssetPlus Capital Inc., we strive to make your experience with us and our representatives a good one. If, however, an issue arises that you would like to bring to our attention, these are our procedures.

A “complaint” shall be deemed to include any written or verbal statement of grievance, including electronic communications from a client, former client, or any person who is acting on behalf of a client and has written authorization to so act, or of a prospective client who has dealt with AssetPlus Capital Inc. or a representative, alleging a grievance involving AssetPlus Capital Inc., or a current or former representative of AssetPlus Capital Inc., if the grievance involves matters that occurred while the representative was a representative of AssetPlus Capital Inc.

When receiving a complaint, AssetPlus Capital Inc. is required to report it to the Canadian Industry Regulatory Organization (“CIR”) within 5 or 20 days, depending on the nature of the complaint.

When we receive your formal complaint, a member of our compliance department will document the complaint, and we will attempt to contact you to resolve the issue. Each step will be recorded in a Complaint Log.

Should your complaint be service related, your representative will attempt to contact you to resolve the issue, and they are obliged to advise the CCO of the complaint.

When we receive your complaint, we will open a complaints file, where all activity will be initiated and monitored by our CCO.

We will execute the following:

- Prepare a Complaint File;
- Request client statement(s) from the Branch Manager;
- Request a written response from the representative, and copies of their client file(s);
- Review the representative’s Licensing & Registration file;
- If required, notify regulator(s) (CIR, Securities Commission);
- Acknowledge all your complaints in writing within 24 hours of receiving your complaint. This acknowledgment letter will state in part that an investigation has been started and that further information will be provided within three weeks. You will also receive a copy of the CIR’s disclosure document, Client Complaint Information Form.
- We will convey the results of our investigation to you in writing as soon as possible. The time period may vary depending on the complexity of the matter; however we will make every effort to provide you with our substantive written response in most cases within three months of receipt of your complaint.
- Inform you if the investigation has not been completed within the allotted time, and provide you with an estimated timeline for resolution and a request for patience in the matter.

Settlements

If we offer a financial settlement, we may ask you to sign a release and waiver for legal purposes.

For more information regarding the complaint handling process please contact:

Virginia Matos, Chief Compliance Officer

Phone: (604) 273-0232

CANADIAN INDUSTRY REGULATORY ORGANIZATION

Client Complaint Information Form

Clients of a mutual fund dealer who are not satisfied with a financial product or service have a right to make a complaint and to seek resolution of the problem. CIRO Member dealers have a responsibility to their clients to ensure that all complaints are dealt with fairly and promptly. If you have a complaint, these are some of the steps you can take:

Contact your mutual fund dealer. Member firms are responsible to you, the investor, for monitoring the actions of their representatives to ensure that they are in compliance with by-laws, rules and policies governing their activities. The firm will investigate any complaint that you initiate and respond back to you with the results of their investigation within the time period expected of a Member acting diligently in the circumstances, in most cases within three months of receipt of the complaint. It is helpful if your complaint is in writing.

Contact the Canadian Industry Regulatory Organization (“CIRO”), which is the self-regulatory organization in Canada to which your mutual fund dealer belongs. The CIRO investigates complaints about mutual fund dealers and their representatives and takes enforcement action where appropriate. You may make a complaint to the CIRO at any time, whether or not you have complained to your mutual fund dealer. The CIRO can be contacted:

- By completing the on-line complaint form at www.CIRO.ca
- By telephone in Toronto at (416) 361-6332, or toll free at 1-888-466-6332
- By e-mail at complaints@CIRO.ca¹
- In writing by mail to 121 King Street West, Suite 1000, Toronto, ON M5H 3T9 or by fax at (416) 361-9077

Compensation:

The CIRO does not order compensation or restitution to clients of Members. The CIRO exists to regulate the operations, standards of practice and business conduct of its Members and their representatives with a mandate to enhance investor protection and strengthen public confidence in the Canadian investment industry. If you are seeking compensation, you may consider the following:

Ombudsman for Banking Services and Investments (“OBSI”): You may make a complaint to OBSI after you have complained to the dealer, at either of the following times:

- If the dealer’s Compliance Department has not responded to your complaint within 90 days of the date you complained, or;
- After the dealer’s Compliance Department has responded to your complaint and you are not satisfied with the response. **Please note that you have 180 calendar days to bring your complaint to OBSI after receiving the dealer’s response.**

¹ You may wish to consider issues of internet security when sending sensitive information by standard e-mail.

- OBSI provides an independent and impartial process for the investigation and resolution of complaints about the provision of financial services to clients. OBSI can make a non-binding recommendation that your firm compensate you (up to \$350,000) if it determines that you have been treated unfairly, taking into account the criteria of good financial services and business practice, relevant codes of practice or conduct, industry regulation and the law. The OBSI process is free of charge and is confidential. OBSI can be contacted:

- By telephone in Toronto at (416) 287-2877, or toll free at 1-888-451-4519
- By e-mail at ombudsman@obsi.ca

- Legal Assistance: You may consider retaining a lawyer to assist with the complaint. You should be aware that there are legal time limits for taking civil action. A lawyer can advise you of your options and recourses. Once the applicable limitation period expires, you may lose the right to pursue some claims.

- Manitoba, New Brunswick and Saskatchewan: Securities regulatory authorities in these provinces have the power to, in appropriate cases, order that a person or company that has contravened securities laws in their province pay compensation to a claimant. The claimant is then able to enforce such an order as if it were a judgment of the superior court in that province. For more information, please visit:

Manitoba: www.msc.gov.mb.ca

New

Brunswick: www.nbsc-cvmnb.ca

Saskatchewan: www.fcaa.gov.sk.ca

- In Québec:

- If you are not satisfied with the outcome or with the examination of a complaint, the Autorité des marchés financiers (“AMF”) can examine your complaint and may provide dispute resolution services.
- If you think you are a victim of fraud, fraudulent tactics or embezzlement, you can contact the AMF to see if you meet the eligibility to submit a claim to the *Fonds d’indemnisation des services financiers* (“Financial Services Compensation Fund”). An indemnity up to \$200,000 can be payable through monies accumulated in the fund for an eligible claim.
- For more information:
 - Contact the AMF by telephone at (418) 525-0337 (in Québec), or toll free at 1-877-525-0337.
 - Visit www.lautorite.qc.ca.