

## **Complaint Resolution Process**

Integral Wealth Securities Limited is committed to providing our clients with the highest standard of service and professional advice in the investment industry. We have established policies and procedures ensure client complaints are dealt with in a timely and objective manner.

***Service-related or administrative*** concerns should first be discussed with your Investment Advisor to determine if it may be resolved quickly and easily. If your concerns are not able to be resolved, you may contact our DCO who may respond to your service-related complaint either verbally or in writing. Existing Integral clients with concerns regarding misconduct in the handling of their account as it relates to compliance-related misconduct such as breach of confidentiality, theft, fraud, misappropriation of funds or securities, forgery, unsuitable investments, misrepresentation, unauthorized trading relating to your account, engaging in securities related activities outside of Integral Wealth Securities Limited or inappropriate personal financial dealings with clients, should contact our firm's Designated Complaints Officer immediately. We urge you to submit a written account with full details to the attention of:

**Designated Complaints Officer**  
**181 University Ave, Suite 1600, Toronto, Ontario M5H 3M7 Telephone (416) 640-6703**

In order to be able to understand and assess your concerns completely we request that you submit full details of your complaint and any further information that you believe is pertinent to the situation in writing. If you choose to express your complaint verbally and should the preliminary investigation indicate that the allegations appear to have merit, the complaint will be treated in the same manner as a written submission of dissatisfaction.

We will respond within 5 business days from the date of receipt of either a written complaint or a verbal complaint which is deemed to be compliance related. Our written response will provide full contact information of our Designated Complaints Officer (DCO). You may contact the DCO on all aspects of the complaint process and status of your complaint. During this process you will be requested that all contact with Integral be restricted to the DCO. A copy of the IIROC's "An Investor's Guide to Making a Complaint", which was also provided to you at the time of account opening, will be made available. A substantive response will be made to you within 90 calendar days or if we are unable to submit a final response within this timeline we will advise you of the reason for the delay and supply you with a new estimate of the response completion. We may request additional information regarding your complaint in this letter.

We will begin the investigation by supplying the supervisor of the employee/agent with a copy of the complaint. The employee/agent will be asked to submit a written reply to the DCO. The DCO will review all aspects of the complaint and recommend a course of action. Once the review has been completed, we will provide a written response to the complaint which will include a summary of the complaint; the results of the investigation; our final decision on the complaint, including our rationale and a statement describing your available options, should you wish to pursue the matter further. These options include arbitration through the IIROC program, submitting a complaint through the Financial Ombudsman Service (FOS) or submitting a regulatory complaint to IIROC for an assessment of whether disciplinary action is warranted: litigation/civil action and other applicable options.

**Integral Wealth Securities Limited | Corporate Office**

**181 University Ave, Suite 1600, Toronto, Ontario M5H 3M7 Telephone 416.203.2000**

**[www.integralwealth.com](http://www.integralwealth.com)**