



Client Complaint Investigation and Resolution Policy Overview

At TradeZero Canada, we are committed to providing you with exceptional product and service experiences, even when things don't go as well as they could. That's why we've created the TradeZero Canada Client Complaint Investigation and Resolution Policy (the Policy): to help you understand your rights, options and our obligations should something happen.

If you have an issue, please raise it as soon as possible by contacting us at **+1-866-995-9585**, Monday to Friday, 7AM to 5PM ET, or email us at **support@tradezero.ca**

Issues will be reviewed to determine their merit and whether additional action is appropriate or required. If you are not satisfied with our telephonic response or response by support@tradezero.ca, we ask that you submit your formal complaint **in writing** by post or to the email address below so we can assist you in pursuing a further impartial evaluation and resolution.

Written complaints can be submitted via email to complaints@tradezero.ca or, should your complaint include **private and/or sensitive information**, please consider sending by post to:

Designated Complaints Officer c/o

TradeZero Canada Compliance
323 Church Street, Unit 14
Oakville, ON, L6J 1P2

When drafting your complaint, please include the following information to help us investigate and take action:

- What happened. While you don't have to "prove your case", details are helpful to our investigation.
- When it happened.
- What resolution you are seeking i.e., are you asking for money back, a change to your account or holdings, a written apology from us, etc.

Once your written complaint is received, we will send an Acknowledgement Letter within 5 business days, outlining the following information:

- The contact information for the individual at TradeZero Canada handling your complaint including, their:
 - Name,
 - Job title, and
 - How to contact them should you have questions or want a status update.
- Reference materials outlining our internal complaints resolution process as well as IIROC's, our regulator. This will include 3 IIROC approved brochures outlining your rights, how to file a complaint and options available to you if you are not satisfied with our proposed resolution.
- A timeline on when to expect our final, substantive response.

From time to time, we may also contact you to request additional information and ask that you respond in a timely manner to support our investigation.

We take complaints seriously and respond as soon as practical, though the investigation process may take up to 90-days. In cases where our decision is delayed or is expected to take more than 90-days, we will proactively inform you of the delay prior to the deadline, providing an explanation for the delay and a new response date.

Our final, written response to your complaint will include the following information:

- A summary of your complaint
- The results of our investigation
- An explanation of our final decision

If we do not reply within the timeline provided or, you are not satisfied with our decision, you have several options, including:

The Ombudsman for Banking Services and Investments

- You may contact the Ombudsman for Banking Services and Investments to help resolve the dispute
- You have up to 180 days from the time you receive our substantive response to submit a complaint to OBSI.
- OBSI can recommend compensation up to \$350,000 but its decisions are not legally binding. Many firms will compensate the complainant but some choose not to.
- You can contact OBSI at:

1-888-451-4519

ombudsman@obsi.ca

www.obsi.ca

Autorité des marchés financiers (AMF)

- If you live in Québec and are unsatisfied with our final, written response (or lack of it), you can use the free services of the Autorité des marchés financiers (AMF).
- The AMF will assess the complaint and may offer mediation services, though firms are not required to participate.
- You can contact AMF at:

1-877-525-0337

renseignements-consommateur@lautorite.qc.ca

www.lautorite.qc.ca/en

Go to Court

You also have the option seek legal action and/or independent legal counsel regarding your options and recourses, including information about the applicable limitation periods in your province or territory.

If you would like further information on your rights and options, we have included links to IIROC's brochures below.

- [How IIROC Protects Investors](#)
- [Making a Complaint](#) (part 1 of 2)
- [How Can I Get My Money Back](#) (part 2 of 2)