

Complaint Processing and Dispute Resolution Policy

Our Commitment

We are committed to providing fair, accessible, and free handling of client complaints. This policy aims to govern the management of complaints, from receipt to resolution, while contributing to the continuous improvement of our services.

What is a Complaint?

A complaint is an expression of dissatisfaction or a reproach made by a client, accompanied by an expectation of corrective action (e.g., reimbursement, apology, or corrective measures).

Certain requests are not considered complaints, including:

- Requests for information
 - Insurance claims
 - Simple administrative corrections
 - Requests related to personal information
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How to File a Complaint

You may file a complaint:

- With your representative
 - By telephone, email, or mail
 - Via the Autorité des marchés financiers (AMF) complaint form
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Complaint Handling Process

1. Receipt and Review

- We determine whether the request qualifies as a complaint
- We assist you in formulating it if necessary
- Each complaint is recorded and handled promptly

2. Acknowledgment of Receipt

- A written acknowledgment is sent within 10 days

3. File Review

- We gather the necessary information
- We analyze the situation objectively

4. Final Response

- A written response is provided within a maximum of 60 days
- Three possible types of responses:
 - Acceptance of the request
 - Settlement offer
 - Reasoned refusal

An additional delay of up to 30 days may be required in certain cases.

Complaint Resolution

- A reasonable period is granted to evaluate our offer
 - Once an agreement is reached, we have 30 days to implement it
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Recourse to the Autorité des marchés financiers

If you are dissatisfied with the handling or the response:

- You may request that your file be transferred to the AMF
 - The file will be transferred within 15 days
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Simplified Processing (Simple Complaints)

Certain complaints may be resolved within 20 days, without a full formal process, when:

- A quick solution is possible
 - The client is satisfied with the proposed resolution
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Our Commitment to Sound Management

We commit to:

- Maintaining a complaint register
 - Ensuring rigorous follow-up
 - Identifying the causes of complaints
 - Implementing corrective measures
 - Continuously improving our practices
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Responsibilities

- All employees must report any complaint received
 - The person in charge of complaints ensures fair and compliant handling
 - Management oversees the application and improvement of this policy
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Contact Us

- Telephone: 450-672-3434
- Email: gfi@gfintegrale.ca
- Address: 2695 Montée St-Hubert, St-Hubert (QC) J3Y 4H6