



## MEDIATION POLICY

### **What to do if you have a complaint**

If you have a complaint about our services or a product,

1. Contact us at 647-256-1750 x 378 or [jcook@greenchipfinancial.com](mailto:jcook@greenchipfinancial.com)  
  
(You may want to consider using a method other than email for sensitive information.)
2. Tell us:
  - What went wrong
  - When it happened
  - What you expect, for example, money back, an apology, or account correction
3. We will acknowledge your complaint in writing or email, as soon as possible, typically within 5 business days of receiving your complaint.
4. To help us resolve your complaint sooner:
  - Make your complaint as soon as possible
  - Reply promptly if we ask you for more information
  - Keep copies of all relevant documents, such as letters, emails, and notes of conversations with us.
  - We will provide a decision
5. We normally provide our decision in writing, within 90 days of receiving a complaint. It will include:
  - A summary of the complaint
  - The results of our investigation
  - Our decision to make an offer to resolve the complaint or deny it, and an explanation of our decision
  - If our decision is delayed
6. If we cannot provide you with our decision within 90 days, we will:
  - Inform you of the delay
  - Explain why our decision is delayed, and
  - Give you a new date for our decision

You may be eligible for the independent dispute resolution service offered by the Ombudsman for Banking Services and Investments (OBSI).

If you are a Québec resident, you may consider the free mediation service offered by the Autorité des marchés financiers.

**A word about legal advice:** You always have the right to go to a lawyer or seek other ways of resolving your dispute at any time. A lawyer can advise you of your options. There are time limits for taking legal action. Delays could limit your options and legal rights later on.