



Complaint Examination and Dispute Resolution Policy for Quebec Residents

Purpose of the Policy

TD Asset Management Inc. ("TDAM") is a wholly-owned subsidiary of The Toronto-Dominion Bank. TD Global Investment Solutions ("TDGIS", "we", "us", "our") is a tradename under which TDAM offers its institutional asset management products and services. TDGIS wants its clients to have the best experience possible when they do business with us. If you have an issue or concern with a product we offered or sold, or a service we provided, we want to address it as quickly and effectively as possible.

This Complaint Examination and Dispute Resolution Policy (the "Policy") has been established to outline the steps we will take when in receipt of a complaint from a client who resides in Quebec. The Policy is publicly posted on our website.

Definition of a Complaint

For the purpose of this Policy, a "Complaint" is the expression of:

- a reproach or dissatisfaction in respect of the services or products we offer, and
- your expectation that an action will be taken to address the Complaint.

The following communications are not considered Complaints:

- A request for information or materials in respect of an offered product or service
- A request for a correction of a clerical error or mistake in calculation,
- A request for the access to or amendment of personal information
- Comments of feedback about TDAM or TDGIS

How to File a Complaint;

Please contact your Relationship Manager or an Associate directly.

In the event a concern is not resolved with your Relationship Manager or Associate, please escalate to:

Mark Cestnik

Managing Director, Head of Global Institutional Distribution, TD Global Investment Solutions

161 Bay Street, 30th Floor

Toronto, ON M5J 2T2

Phone Number: 1-888-834-6339/ (416) 983-0055

Email: inst.info@tdam.com

You may also complete the Complaint [Form](#) from the Autorité des marchés financiers (AMF). The Form can be found on the AMF's website at <https://lautorite.qc.ca/en/general-public/assistance-and-complaints/making-a-complaint>.

We can assist you with the filing of your Complaint and you can contact us to inquire about how we process Complaints.

Complaint File

For each Complaint received, we will create a file (the "Complaint File") where we will keep all information and/or documentation received and required for the processing of your Complaint. We will make sure that the Complaint File remains current by adding relevant documents and information to it as the Complaint is being processed. The Complaint File will be kept for the same retention period as your client records.

Steps in the Complaint Process

1. Receipt of a Complaint

Upon receipt of a Complaint, a written acknowledgement will be sent to you within 10 calendar days of receiving your Complaint.



2. Complaint Examination Process

Complaints will be investigated and we will make sure we understand your Complaint and what you expect from us. If necessary, we may contact you to request additional information.

3. Final Written Response

We will provide you with a final written response within 60 days from the date we received your Complaint. In our response, we will explain our review of your Complaint and what led to our response and, if possible, our proposed solution to your Complaint.

If we determine that a Complaint relates to an exceptional circumstance and/or there are circumstances beyond TDAM's control that will delay the processing of the Complaint, an extension of the timeframe by which TDAM is required to respond may be required. Extensions however may not exceed 30 days. We notify you in writing, indicating circumstances warranting the extension.

Contact us if you have any questions or comments regarding our Complaints examination process.

4. Assessment of our Offer and Resolution of your Complaint

When proposing a solution to a Complaint, TDAM will provide you with a reasonable amount of time to review and consider the offer. The amount of time must reflect the complexity of the Complaint and offer you sufficient time to seek independent advice.

Once an agreement is reached to resolve the Complaint, TDAM must effect the offer within 30 days or as mutually agreed upon provided it is in your favour.

5. Escalation to the TD Senior Customer Complaints Office

Upon review of the final written response from TDAM, if you are not satisfied with the outcome, you may choose to escalate your Complaint by contacting the TD Senior Customer Complaints Office. Escalations to the TD Senior Customer Complaints Office must be made in writing. You must provide the TD Senior Customer Complaints Office with your contact information, details of the Complaint, and a proposed resolution. The contact information of the TD Senior Customer Complaints Office is provided below.

The estimated time the TD Senior Customer Complaints Office takes to review and provide a response to matters varies; however complex investigations may take longer to resolve. It is recommended that you wait for TDAM to first investigate and provide a written response to the Complaint before contacting the TD Senior Customer Complaints Office. However, you may contact the TD Senior Customer Complaints Office at any point in time. Please note that statutory limitation periods may continue to run while the TD Senior Customer Complaints Office reviews a complaint, which could impact the ability to commence a civil action.

Please note that the TD Senior Customer Complaints Office is employed by TD Bank Group. The TD Senior Customer Complaints Office does not report directly to any business areas in order to protect the office's impartiality, however it is not an independent dispute resolution service. The mandate of the TD Senior Customer Complaints Office is to review your concerns and provide a response that is objective and unbiased.



Clients who wish to escalate unresolved Complaints to the TD Senior Customer Complaints Office may send correspondence to the following address:

TD Senior Customer Complaints Office
P.O. Box 1, TD Centre
Toronto, Ontario M5K 1A2
Phone Number: 1 (888) 361-0319
Email: td.scco@td.com

Additional information about the TD Senior Customer Complaints Office can be found on their website by clicking [here](#).

Examination of the Complaint File by the AMF

You can contact us to request to have your Complaint File examined by the AMF at any time if you are not satisfied with the response we provided or how your complaint was processed. We are required to send your Complaint File to the AMF no later than 15 days following receipt of your request. Following the transfer, the AMF will examine the Complaint File and, if deemed appropriate, may offer dispute resolution services.

Simplified Process for the Handling of Certain Complaints

We may follow a simplified process for the handling of certain Complaints that we can resolve to client's satisfaction within 20 days. We consider a Complaint to be resolved to your satisfaction when you accept our proposed solution to your Complaint or when the explanation we provided to you are sufficient to resolve your Complaint.

Under the simplified process, Complaints may be managed verbally (e.g., by way of a phone call).

If we cannot resolve your Complaint under this process, we will notify you in writing and will continue to process your Complaint in accordance with our Complaint examination process.

The time we take to try and resolve your Complaint under the simplified process does not have any effect on our obligation to provide you with our final written response within the required period from the original date of receipt of your Complaint.

Last Reviewed

This Policy was last reviewed and approved by the TDAM Policy Oversight Committee on May 7, 2025.

The Policy is effective July 1, 2025.