

## **TD Investment Services Inc. Complaint Examination and Dispute Resolution Policy for Quebec Residents**

TD Investment Services Inc. ("TDIS", "we", "us") wants you to have the best experience possible when you do business with us. If you have a problem or concern with the service you have received, we want to address it as quickly and effectively as possible.

This Complaint Examination and Dispute Resolution Policy ("Policy") has been set up to outline TDIS' approach to dealing with complaints. This Policy also outlines the steps required for the receipt of complaints, delivery of the acknowledgement of receipt and notice to a complainant, creation of the complaint file, transfer of this file to the Autorité des marchés financiers ("AMF") at the complainant's request and filing of the complaint report with the AMF.

### **Definition of a Complaint**

For the purpose of this Policy, a "Complaint" means any reproach or dissatisfaction in respect of a service or product offered by us where the reproach or dissatisfaction is communicated by you and a final response is expected.

In the event a problem or concern is not able to be resolved at first contact, the complaint will be escalated to Canadian Personal Banking (CPB) Customer Care for investigation.

### **Complaint Examination Process**

Complaints will be investigated within a reasonable period of time and you will be provided with a written response within 60 days of receipt of the Complaint, or due to exceptional circumstances, within 90 days. If more time is required than the 60 days prescribed to complete a thorough investigation, you will be advised in writing.

Upon review of the written response, if you are not satisfied with the outcome, you may choose to contact the TD Senior Customer Complaints Office.

The estimated time the Senior Customer Complaints Office takes to review and provide a response to matters varies; however complex investigations may take longer to resolve.

As a Quebec resident you can also request that your complaint file be transferred to the AMF or you may file your complaint with the AMF directly at any time.

### **Receipt of a Complaint**

Upon receipt of a Complaint, an acknowledgement of receipt will be sent to you within 5 business days. The acknowledgment of receipt will contain the following information:

- A description of the Complaint, specifying the real or potential harm, the reproach against TDIS and the requested remedial action;
- The name, job title and full contact information of the person who will be the point of contact during the examination of the Complaint;
- In the case of an incomplete Complaint, a notice requesting more information to which the complainant must respond within a set deadline; failing to which the Complaint will be deemed to have been abandoned;
- This Policy;
- A notice stating that if not satisfied with the outcome or with the examination of the Complaint, the complainant can request that the Complaint file be transferred to the AMF. This notice must also mention that the AMF may offer dispute resolution services, if deemed appropriate;
- A reminder to the complainant that filing a Complaint with the AMF does not interrupt the prescriptive period for civil remedies against the registrant.

## **Contents of a Complaint File**

A Complaint file will be opened for each Complaint received. The Complaint file will include the following information:

- The Complaint and all documents provided with the Complaint.
- The analysis of the Complaint including any additional information related to the Complaint.

## **Contact Information for Persons Responsible for Examining Complaints**

TDIS representatives who receive a Complaint must immediately refer it to their Branch Manager for examination. Upon review of the complaint, the case may be further escalated to Canadian Personal Banking (CPB) Customer Care.

Canadian Personal Banking Customer Care is responsible for reviewing Complaints and ensuring that a response is provided within 60 days, or you are advised if additional time is required.

If you wish to file a Complaint, you may escalate the complaint directly, using the following contact information:

Customer Care  
TD Investment Services Inc.  
Toronto-Dominion Centre, P.O. Box 1  
Toronto, Ontario M5K 1A2

Phone: 1-888-661-9029  
Email: [Customer.Care@td.com](mailto:Customer.Care@td.com)

If you are not satisfied with the final resolution provided, you can choose to have your concern further reviewed by the Senior Customer Complaints Office (SCCO). You may send your correspondence using the following contact information:

Senior Customer Complaints Office (SCCO)  
P.O. Box 1, TD Centre  
Toronto, Ontario M5K 1A2

Phone: 1-888-361-0319  
Email: [TD.SCCO@td.com](mailto:TD.SCCO@td.com)

If you are not satisfied with the outcome or with the examination of the complaint, you can request that the complaint file be transferred to the AMF. You may also file your complaint with the AMF directly at any time. The file must contain all the documents related to the complaint. Following the transfer, the AMF will examine the complaint file and, if deemed appropriate, may offer dispute resolution services. The filing of a complaint with the AMF does not interrupt the prescriptive period of civil remedies. The AMF can be contacted in one of the following ways:

Autorité des marchés financiers (AMF)  
800, rue du Square-Victoria, bureau 2200  
Montréal (Québec) H3C 0B4

Website: <http://www.lautorite.qc.ca/en/general-public/assistance-and-complaints>  
Phone: 1-877-525-0337

Complaints that remain open for more than 90 days can also be escalated to the external Complaint Body. See their contact information below:

Ombudsman for Banking Services and Investments (OBSI)  
20 Queen Street West, Suite 2400 P.O Box 8  
Toronto, Ontario M5H 3R3

Website: <http://www.obsi.ca>  
Phone: 1-888-451-4519  
Email: [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

**Effective Date**

This Policy is effective as of July 2025.