

Edward Jones Complaint Examination and Dispute Resolution Policy for Quebec Residents

► Purpose of the Policy

Edward Jones (“we”, “us”) wants clients to have the best experience possible when they do business with us. If a client has a problem or concern with the service they 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 help resolve most client concerns. 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 AMF at the complainant’s request and filing of the complaint report with the Autorité des marchés financiers (“AMF”).

► Definition of a Complaint

For the purpose of this Policy, a complaint is the expression of at least one of the following three elements:

- Must be submitted by a client, or a person authorized to act on behalf of a client.
- Express a reproach against Edward Jones or one of its Representatives.
- Express an expectation, explicit or not, that action be taken by Edward Jones to address the situation

Informal steps to correct a problem or concern are not considered a complaint if the problem is resolved in the regular course of business. In the event a problem or concern is not resolved at the branch level the client may file a complaint with the Complaints department for Edward Jones.

► Complaint Examination Process

Edward Jones, working with its Complaints department, will examine every complaint in an equitable manner. For complaints from clients residing in Quebec, the firm will respond to the client complaint as soon as possible or within 60 days. In exceptional circumstances, the firm may find that the complaint is more complex than anticipated and may therefore determine that additional time is required for the analysis. The additional time may not exceed 30 days. The firm will notify the client in writing on or before the date the response was expected to be provided to them.

Clients located in Quebec also have the option of requesting that the complaint file be transferred to the AMF for review.

► Receipt of a Complaint

Upon receipt of a complaint, an acknowledgement of receipt will be sent to the client as soon as possible, typically within 5 business days.

The acknowledgment of receipt must contain the following information:

- A description of the complaint.
- The name and 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 reasonable set deadline, failing which the complaint will be deemed to have been abandoned.

- The complaint examination 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.
- The written response to the complaint.

► **Transferring a Complaint File to the AMF**

If the client is not satisfied with the outcome or with the examination of the complaint, the client can request that the complaint file be transferred to the AMF. 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.

► **Complaint Reporting Obligation**

Once a year, a declaration is filed with the AMF via the Client Reporting System confirming the number and type of complaints received. A declaration is required even if no complaints were received within the period. The declaration for the reporting period January 1 to December 31 is required on or before May 1 of the following year.

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

Employees of Edward Jones who receive a complaint must immediately refer it to the Complaints department for Edward Jones for examination.

The Complaints department is responsible for reviewing complaints and ensuring that a response is delivered within 60 days, or that you are advised if additional time is required. This responsibility for reviewing and responding to a complaint may be delegated to a Canada Legal – Complaints Investigator.

Clients who wish to file a complaint may send correspondence to the following address:

**Canada Complaints
Edward Jones
Suite 902
90 Burnhamthorpe Rd. West
Mississauga, ON L5B 3C3
Attn: Ms. Cassandra Cunha, Team Leader, Canada Complaints**

Or you may submit your complaint via email at the following address:

canadacomplaints@edwardjones.com