

## How to Make a Complaint

### Complaints

At Cedar Leaf Capital, we aim for the highest standards of service and conduct. Whether you are an issuer, investor, or someone from the general public, we take any expression of dissatisfaction seriously.

Should you wish to make a complaint, this document clarifies how to go about doing so. You should expect to be treated fairly and impartially. You should also expect reasonable efforts on our part to resolve your complaint as quickly as possible.

### How?

There are no formal rules restricting how you may make a complaint. You may do so:

- Verbally, in person, over the phone, by video conference, etc. or
- In writing, which includes by letter, e-mail, chat etc.

You aren't required to have a business relationship with us, and you may make a complaint anonymously.

### To whom?

You may address your complaint to one of the following:

- Your usual contact person at our Firm; or
- The Chief Compliance Officer.

#### Our mailing address is:

100 Yonge Street, Suite 1601

Toronto, ON

M5C 2W1

416-607-2524 (CLCI)

1-888-924-2524 (CLCI)

[info@cedarleafcapital.com](mailto:info@cedarleafcapital.com)

Whichever pathway, our employees know how to handle your complaint, in line with customer service standards and regulatory requirements.

You also have the option to escalate your complaint as follows:

#### **By contacting the Escalated Customer Concerns Office**

As a subsidiary of the Bank of Nova Scotia ("Scotiabank"), if your complaint is not resolved after 14 days, Cedar Leaf Capital will escalate it to Scotiabank's Escalated Customer Concerns Office.

You may also escalate your complaint directly to this Office at any time during the 14 days or if you are dissatisfied with the response Cedar Leaf Capital has provided to you.

E-mail: [escalatedconcerns@scotiabank.com](mailto:escalatedconcerns@scotiabank.com)

Mail: Escalated Customer Concerns Office

44 King Street West Toronto, ON M5H 1H1

Telephone: English 1-877-700-0043 (in Toronto 416-933-1700)

French 1-877-700-0044 (in Toronto 416-933-1780)

Fax 1-877-700-0045 (in Toronto 416-933-1777)

### Still not Resolved?

#### Contact the Customer Complaints Appeals Office (CCAO)

You may also appeal the outcome of your complaint in writing to Scotiabank's [Customer Complaints Appeals Office \(CCAO\)](#). The CCAO provides an impartial review of customer complaints upon request of the customer.

We aim to resolve each case as quickly as possible. When your case is concluded at the CCAO, you will be sent communication outlining the Bank's response.

#### Complaint Handling Policy

Cedar Leaf Capital maintains an internal Complaints Policy, which governs our practices, including complaint handling. Complaints are handled in accordance with regulatory requirements. Where appropriate, receipt of complaints is acknowledged in writing, in addition to the response following our investigation.

#### Regulators and External Complaint Bodies

You may be able to escalate a complaint directly to the relevant regulator or external complaints body. Further information may be found on their respective websites:

- [Canadian Investment Regulatory Organization](#)
- [Ontario Securities Commission](#) (or other provincial or territorial securities regulator, as applicable)