

# Client Complaint Investigation And Resolution Policy Overview

At TradeZero Canada, we are committed to providing you with exceptional product and service experiences, even when issues arise. That's why we've created the TradeZero Canada Client Complaint Investigation and Resolution Policy (the "Policy") to help you understand your rights, options and our obligations to assist in resolving issues.

If you have an issue, please raise it as soon as possible by contacting us at +1-866-995-9585, Monday to Friday, 7AM to 5PM ET, or emailing us at [support@tradezero.ca](mailto:support@tradezero.ca). Should you need it, we will assist you in expressing your complaint clearly, ensuring all relevant details are captured, and guide you through the process of lodging your complaint.

Issues will be reviewed to determine their merit and whether additional action is appropriate or required. If you are not satisfied with our telephonic response or response by [support@tradezero.ca](mailto:support@tradezero.ca), we ask that you submit your formal complaint in writing by post or to the email address below so we can assist you in pursuing a further impartial evaluation and resolution.

Written complaints can be submitted via email to [complaints@tradezero.ca](mailto:complaints@tradezero.ca) or, should your complaint include private and/or sensitive information, please consider sending by post to:

Designated Complaints Officer c/o  
TradeZero Canada Securities ULC Compliance  
901-67 Yonge Street  
Toronto, Ontario  
M5E 1J8

When drafting your complaint, please include the following information to help us investigate and act:

- What happened. While you don't have to "prove your case", details are helpful to our investigation.
- When it happened.
- What resolution you are seeking (i.e., are you asking for money back, a change to your account or holdings, a written apology from us, etc.).

Once your written complaint is received, we will send an Acknowledgement Letter within 5 business days, outlining the following information:

The contact information for the individual at TradeZero Canada handling your complaint including, their:

- Name
- Job title (typically the Designated Complaints Officer)
- How to contact them should you have questions or want a status update.
- A timeline on when to expect our final, substantive response.

Reference materials outlining our internal complaints resolution process as well as our regulator, the Canadian Investment Regulatory Organization (CIRO). This will include two CIRO approved brochures outlining your rights, how to file a complaint and options available to you if you are not satisfied with our proposed resolution.

From time to time, we may also contact you to request additional information and ask that you respond in a timely manner to support our investigation.

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We take complaints seriously and respond as soon as practical, though the investigation process may take up to 60 days, or 90 days if exceptional circumstances apply. In cases where our decision is delayed or is expected to take more than 60 days, we will proactively inform you of the delay prior to the deadline, providing an explanation for the delay and a new response date. We will also monitor the complaints we receive to identify and address any recurring issues.

Our final, written response to your complaint will include the following information:

- A summary of your complaint.
- The results of our investigation.
- An explanation of our final decision.

In the event our final response includes a settlement offer, we will grant you adequate time to review the offer and you will have 30 days to settle with us.

If we do not reply within the timeline provided or, you are not satisfied with our decision, you have several options, including:

The Ombudsman for Banking Services and Investments (OBSI)

You may contact the Ombudsman for Banking Services and Investments to help resolve the dispute

You have up to 180 days from the time you receive our final response to submit a complaint to OBSI.

The OBSI can recommend compensation up to \$350,000 but its decisions are not legally binding. Many firms will compensate the complainant, but some choose not to.

You can contact OBSI at:

1-888-451-4519  
[ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)  
[www.obsi.ca](http://www.obsi.ca)

Autorité des Marchés financiers (AMF)

If you live in Quebec, you may request that your complaint be handled by the AMF. Should you make this request, we will transfer your complaint records to the AMF within 15 days of the receipt of your request.

The AMF will assess the complaint and may offer mediation services, though firms are not required to participate.

You can contact AMF at:

1-877-525-0337  
[renseignements-consommateur@lautorite.qc.ca](mailto:renseignements-consommateur@lautorite.qc.ca)  
[www.lautorite.qc.ca/en](http://www.lautorite.qc.ca/en)

Go to Court

You also have the option seek legal action and/or independent legal counsel regarding your options and recourses, including information about the applicable limitation periods in your province or territory.

If you would like further information on your rights and options, we have included links to CIRO's brochures below.

[CIRO Protect Investors Brochure](#)  
[CIRO Complaints Brochure](#)  
[TradeZero Canada Relationship Disclosure](#)  
[TradeZero Canada Conflict Of Interest Statement](#)  
[CIPF Canadian Investor Protection Fund](#)