

COMPLAINT HANDLING POLICY

We always endeavor to act in the best interests of our clients. Should you not feel satisfied with the services of our mortgage brokerages, brokers, agents or employees we invite you to communicate your matter with the following persons responsible for handling queries and complaints.

Matters that may be considered a complaint:

- Any statement from a client alleging misconduct with respect to a product or service offered by our mortgage agents or brokers;
- Poor mortgage advice;
- Unauthorized transaction in relation to the access to personal information;
- Violation of the confidentiality of personal information;
- Undeclared conflict of interest;
- Any other matter related to our services.

Sangeeta Nair | VP Compliance (all provinces in Canada except Quebec)

MA Mortgage Architects Inc. 5375 Whittle Road, Mississauga, ON L4Z 3P8 905.542.9100 | 877.802.9100 compliance@mtgarc.ca

Riadh Trigui | Senior Vice-President (Quebec)

Les Architectes hypothécaires 2525, boulevard Daniel-Johnson, bur. 370 Laval, QC H7T 1S9 450.973.3350 | 877.802.9100 plaintes@archyp.ca

Within 10 days of a complaint being recorded in our compliance log we will send you a notice of confirming receipt, including outlining your rights to review your mortgage file as well as offer you the opportunity to file a complaint with our provincial regulators, which you may do at any time. You may also contact any of the provincial regulators that govern the affairs of mortgage brokerages, brokers and agents as follows;

<u>British Columbia</u> <u>Ontario</u> <u>Newfoundland and Labrador</u>

Alberta Quebec Yukon Territory

<u>Saskatchewan</u> <u>New Brunswick</u>

Manitoba Nova Scotia