

Overview

At Canaccord Genuity, we seek to maintain our reputation as a company delivering high quality professional services.

While this is our goal, we understand that from time-to-time clients may express dissatisfaction with our products or services. We take these complaints seriously and if you are unhappy, we would like to hear about it.

This policy explains how you can make a complaint, our measures for handling your complaint, and the steps you can take if you are not satisfied with our response to your complaint or the time that it takes for us to respond.

When we use the term “IDR”, we mean “internal dispute resolution”.

Complaints handling is a crucial first step in the IDR process and plays a vital role in maintaining relationships with our clients. Therefore, we acknowledge the importance of having an effective and efficient complaints handling and IDR framework, and we adopt a customer-focused approach. While we acknowledge your right to make a complaint, we expect that you will treat our staff with respect when they are dealing with your complaint.

We recognise that effective complaint management improves your experience, whilst helping us understand how we can better serve your needs by improving our products and services.

There is no cost to you in lodging a complaint with us.

What is a complaint?

A complaint is:

“An expression of dissatisfaction made to or about us; related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required”.

How to make a complaint?

You can make a complaint to us in any of the following ways:

| | |
|------------------|--|
| Telephone | +61 8 9263 1111 |
| Email | cgau.compliance@cgf.com |
| Writing | Compliance Department Canaccord Genuity Financial Limited GPO Box W2024, Perth 6846 WA |

When making your complaint please tell us:

- Your name and your account number with Canaccord Genuity;
- How you wish us to contact you (for example, by phone, email);
- What your complaint is about; and
- What you are seeking to resolve your complaint.

If you need help to make a complaint?

We are committed to ensuring our complaints process is accessible to all clients and will work with you to discuss your complaint via your preferred method of communication where possible.

If you need help to make or manage your complaint, you can appoint a third party (for example, a relative or friend) to represent you. Please note that we will need your authority to speak to any representative that you appoint.

We are happy to help you make your complaint – please contact us if you need assistance.

How we will deal with your complaint?

Our aim is to resolve complaints as quickly as possible. If we can't resolve your complaint immediately, we'll acknowledge it within one business day and resolve it as quickly as we can. We'll keep you informed of the progress of your complaint until you receive our final response.

We'll investigate your complaint thoroughly to determine the details and cause of the complaint. We'll seek to understand your concerns fully, reviewing the facts of the matter and identifying an appropriate resolution.

Our process is as follows:

Acknowledgement

We will acknowledge receipt of your complaint within 24 hours (or one business day) of receiving it.

Investigation of your complaint

If we cannot resolve your complaint immediately, we will need some time to investigate your concerns. We may also request that you provide us with further information to assist with our investigation.

IDR Response

We will provide you with our written reasons for the outcome of your complaint ("IDR Response") no later than 30 calendar days after receiving your complaint.

Our IDR Response will also inform you of your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA).

If we reject your complaint (whether in full or in part), our IDR Response will:

- Identify and address the issues you raised in your complaint;
- Set out our findings on the material questions of fact raised in your complaint, making reference to the relevant supporting information; and
- Provide a sufficient level of detail in order for you to understand the reasons for our decision.

We are not required to provide you with an IDR Response if:

- Your complaint is resolved to your complete satisfaction within 5 business days and you have not requested an IDR Response; or
- Within 5 business days of receiving your complaint, we have given you an explanation and/or apology in circumstances where we cannot take any further action to reasonably address your complaint.

Delay in providing an IDR Response

If we are not able to provide our IDR Response to you on time because your complaint is complex or because of circumstances beyond our control, we will write to you to explain the reasons for the delay, and inform you of your right to complain to AFCA and provide you with AFCA's contact details.

What to do if you are not satisfied with our response?

If you have raised your concerns with us and you are not satisfied with the outcome proposed or you believe that we have not resolved your complaint fairly, then you can request to have your complaint reviewed free of charge by the Australian Financial Complaints Authority (AFCA).

AFCA provides free independent financial services complaint resolution for retail and small business complaints.

Please note that AFCA is bound by certain rules and your complaint may or may not fall within its jurisdiction.

You can contact AFCA directly via:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001