

# Client Satisfaction and Complaint Resolution

Manulife Securities is committed to providing high quality service and products to assist Canadians in making better financial decisions. If clients or prospective clients have any concerns about their account(s) and/or advisor, we want to make sure that these concerns are handled fairly and efficiently. To ensure that your concerns are addressed as quickly as possible, please follow the steps set out below.

At Manulife Securities Incorporated (“Manulife Securities”), we believe that complaint resolution is important. It is incumbent upon us to respond to complaints promptly, accurately and with the utmost courtesy. We provide clients and prospective clients with accessible means with which to communicate their complaint and we will provide a substantive response to a complaint. All complaints and personal information collected, whether written or oral, is handled in a timely, professional and confidential manner. Our clients are entitled to no less.

## 1. Let us know

If you have a general inquiry, problem or concern about your account(s) or advisor, contact Manulife Securities’ Head Office or your advisor.

Most problems can be resolved quickly and easily by speaking with your advisor or contacting a Manulife Securities’ call centre representative.

**Call us at:** 1-800-991-2121

**Email us at:** [MLS\\_advisor@manulife.com](mailto:MLS_advisor@manulife.com)

## 2. Talk to your advisor’s branch manager or call centre management

If you are not completely satisfied with your advisor’s response or the response you have received from one of our call centre representatives, ask your advisor for his or her Branch Manager’s contact information or the manager of the individual you spoke to in our call centre, so you can contact that individual.

## 3. Still not satisfied

If you are still not satisfied, you may submit your complaint to the Designated Complaints Officer (“DCO”) of Manulife Securities. Please provide the details of your complaint in writing as follows:

**Toll-free Fax:** 1-866-220-9030

**Email:** [MLS\\_DCO@manulife.com](mailto:MLS_DCO@manulife.com)

### By Mail:

Manulife Securities Compliance Department  
**Attention: Designated Complaints Officer**  
1235 North Service Road West, Suite 500  
Oakville, Ontario L6M 2W2

### Mailing Address:

PO Box 1700 RPO Lakeshore West Oakville, ON L6K 0G7

**Toll-free Telephone:** 1-800-991-2121 ext.282135

### The Role Of The DCO

When a complaint is received by the DCO from a client, a prospective client, or a person legally authorized to act on behalf of the client or prospective client (the “complainant”), the DCO will review the complaint and ensure a thorough investigation is conducted in order to properly respond.

#### 4. What you can initially expect

Upon receipt of your complaint by the DCO, we will send you a formal written acknowledgement no later than 5 business days following receipt of your complaint, with a description of the next steps to be taken, as well as other information including a contact name regarding the investigation of the complaint.

#### 5. Investigating your complaint

Manulife Securities will gather the facts, information and documentation where possible from the applicable and/or available sources within Manulife Securities and/or elsewhere and objectively consider the complaint. Complaints will not be dismissed based on any predetermined factors, rather each complaint will be considered individually on its own merits. In gathering the facts, Manulife Securities may contact you to request additional information required to resolve the complaint.

#### 6. Our response to you

Manulife Securities will endeavour to complete its investigation and deliver a substantive response to your complaint within 90 days. Should Manulife Securities not be in a position to provide a response within 90 days, we will inform you of the reasons for the delay and provide you with an estimate as to when you can expect to receive our response.

#### 7. Options available if you are not satisfied with our response

If, after following our complaint resolution process, you remain dissatisfied and wish to pursue your complaint further, external recourse is available to you, through various organizations:

##### **Ombudsman for Banking Services and Investments (“OBSI”)**

The OBSI is a free, independent, informal and confidential service for resolving investment disputes impartially. The OBSI can be reached as follows:

**Toll-free Telephone:** 1-888-451-4519

**Toll-free Fax:** 1-888-422-2865

**Email:** [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

In Writing:

Ombudsman for Banking Services and Investments  
401 Bay Street, Suite 1505, P.O. Box 5  
Toronto, ON M5H 2Y4

##### **Investment Industry Regulatory Organization of Canada (“IIROC”)**

IIROC regulates all investment dealers in Canada, including Manulife Securities. IIROC can be reached as follows:

**Toll-free Telephone:** 1-877-442-4322

**Web:** [www.iroc.ca/investors/makingacomplaint](http://www.iroc.ca/investors/makingacomplaint)

##### **Arbitration**

As a client of an IIROC member firm, two independent arbitration organizations have been designated for clients of Manulife Securities. Each arbitrator guides the proceedings, reviews the case presented by each party, and arrives at a binding decision. Parties are permitted to retain legal counsel and the arbitrators for this program are empowered to award up to \$500,000 plus interest and costs. Please contact ADR Chambers by toll-free telephone at 1-800-856-5154 or through the web at [www.adrchambers.com](http://www.adrchambers.com). For Québec residents, please contact Canadian Commercial Arbitration Centre by toll-free telephone at 1-877-909-3794 or on the web at [www.ccac-adr.org](http://www.ccac-adr.org).

##### **For Residents of Québec**

The Autorité des marchés financiers (“AMF”) are Québec’s financial sector regulator. You can request that a copy of your complaint file be transferred to the AMF after completing our complaint handling process or after 90 days of receipt of your complaint by Manulife Securities. The AMF can be reached as follows:

**Toll-free Telephone:** 1-877-525-0337

**Email:** [renseignements-consommateur@lautorite.qc.ca](mailto:renseignements-consommateur@lautorite.qc.ca)

**Web:** [www.lautorite.qc.ca](http://www.lautorite.qc.ca)

##### **Legal Action**

You also have the option of pursuing your complaint by commencing legal action in the province or territory where you reside. You should be aware that each province and territory has legal time limits for taking legal action. Your legal counsel can advise you on your options and recourse available.