

CLIENT COMPLAINTS

COMPLAINTS

Clear Street Canada, as a Canadian Investment Regulatory Organization (CIRO) regulated firm, must comply with CIRO rules for complaint handling. We must explain to you how to make a complaint and provide you with the proper contact information.

Under CIRO's requirements, dealer members must:

- distribute the CIRO official brochure "How CIRO protects investors (pdf)" to new retail clients at account opening and existing retail clients upon request.
- provide CIRO's "How to Make a Complaint (pdf)" brochure to all new clients, clients who have submitted a written complaint, and when Members respond to a client complaint.

We are committed to handling client complaints in a fair and equitable manner. The following is a summary of our procedure for responding to client complaints:

- Upon receipt of a client complaint (apart from service complaints), CSC will send an acknowledgement letter to the complainant within five business days. CSC may request that you provide or clarify your complaint in writing.
- After analyzing the complaint, a detailed response letter and a copy of CIRO complaints brochure, "How to Make a Complaint", will be sent as soon as possible or 90 calendar days following the date of receipt of the complaint. This response will include the results of the investigation and CSC's final decision on the complaint.
- If CSC are not able to send a final response within 90 days, you will be informed of the reason for the delay and of the new timeline for completion of the process.
- If you are not satisfied with our final response, you can bring your complaint to the Ombudsman for Banking Services and Investments ("OBSI") within 180 days of receiving our final response. Link to OBSI website: <https://www.obsi.ca/en/index.aspx>.
- (Quebec resident clients) In addition, if you are not satisfied with the outcome or with the examination of a complaint, the Autorité des marchés financiers ("AMF") can examine your complaint and may provide dispute resolution services.

CLIENT COMPLAINTS SHOULD BE DIRECTED TO CLEAR STREET CANADA'S HEAD OFFICE AT:

CLEAR STREET CANADA INC
Attention: Complaints Officer.
30 Adelaide Street East, 12th Floor
Toronto, Ontario, M3C 3G8
EMAIL: ComplianceCanada@clearstreet.io

The following brochures are available on the CIRO Website (www.ciro.ca):

- How CIRO protects investors (pdf) (mandatory distribution) This brochure informs investors about CIRO's regulatory mandate and responsibilities and specifically its role in investor protection. Dealer Members must distribute this brochure, in print or electronic format, to new retail clients at account opening and existing retail clients upon request.
- How to Make a Complaint (pdf) (mandatory distribution) This brochure explain how to make a complaint to both CIRO-regulated firms and CIRO as well as the various options for pursuing compensation. Under Rule 3216, this brochure must be provided by Member firms to all new clients, existing clients who have submitted a written complaint, and when members respond to a client.
- Opening an Investment Account: A Guide for Investors (pdf) (optional distribution) This brochure provides investors with detailed information on the required documentation and personal information they are required to provide firms during the account application process.