

BONNEFIELD FINANCIAL INC.
COMPLAINT HANDLING POLICIES AND PROCEDURES

Filing a complaint with us

If you have a complaint about our services or a product, contact us at:

Bonnefield Financial Inc.
Attention: Chief Compliance Officer
141 Adelaide Street West, Suite 510
Toronto, ON M5H 3L5
Email: compliance@bonnefield.com and investors@bonnefield.com
Telephone: 416.682.2677

You may want to consider using a method other than e-mail for sensitive information.

In order for us to review your complaint and register it in our complaints log, please do the following:

Tell us:

- what went wrong
- when it happened
- what you expect, for example, money back, an apology, account correction

Help us resolve your complaint sooner

- make your complaint as soon as possible.
- reply promptly if we ask you for more information.
- keep copies of all relevant documents, such as letters, e-mails and notes of conversations with us.

We will acknowledge your complaint

We will acknowledge your complaint in writing, as soon as possible, typically within 5 business days of receiving your complaint. We may ask you to provide clarification or more information to help us resolve your complaint. We will also make a record of your complaint in our complaints log.

We will provide our decision

We normally provide our decision in writing, within 90 days of receiving a complaint. It will include:

- a summary of the complaint
- the results of our investigation
- our decision to make an offer to resolve the complaint or deny it, and
- an explanation of our decision

If our decision is delayed

If we cannot provide you with our decision within 90 days, we will:

- inform you of the delay
- explain why our decision is delayed, and give you a new date for our decision

You may be eligible for the independent dispute resolution service offered by the Ombudsman for Banking Services and Investments (OBSI).

If you are not satisfied with our decision

You may be eligible for OBSI's dispute resolution service.

If you are a Québec resident

If you live in Québec, we will respond to your complaint promptly upon receipt and contact you within 60 with our final response. To assist us with the process please review the guidance noted above so that you provide us with information required to conduct a thorough investigation. We offer assistance (i.e. administrative costs) if required, to assist you in filing the complaint against us. If we determine, within 20 days of receipt that the matter cannot be resolved, we may forward the matter to the Autorité des marchés financiers (**AMF**). Throughout the process, please feel free to contact us. Once you've reviewed our final offer, you are entitled to instruct us to submit a copy of the relevant documents concerning your subscription and your complaint to the AMF or you may contact them directly.

A word about legal advice

You always have the right to go to a lawyer or seek other ways of resolving your dispute at any time. A lawyer can advise you of your options. There are time limits for taking legal action. Delays could limit your options and legal rights later on.

Taking your complaint to OBSI

You may be eligible for OBSI's free and independent dispute resolution service if:

- we do not provide our decision within 90 days after you made your complaint, or
- you are not satisfied with our decision

OBSI can recommend compensation of up to \$350,000.

OBSI's service is available to clients of our firm. This does not restrict your ability to take a complaint to a dispute resolution service of your choosing at your own expense, or to bring an action in court. Keep in mind there are time limits for taking legal action.

Who can use OBSI

You have the right to use OBSI's service if:

- your complaint relates to a trading or advising activity of our firm or by one of our representatives
- you brought your complaint to us within 6 years from the time that you first knew, or ought to have known, about the event that caused the complaint, and
- you file your complaint with OBSI according to its time limits below

Time limits apply

- If we do not provide you with our decision within 90 days, you can take your complaint to OBSI any time after the 90-day period has ended.
- If you are not satisfied with our decision, you have up to 180 days after we provide you with our decision to take your complaint to OBSI.

Filing a complaint with OBSIContact OBSI

E-mail: ombudsman@obsi.ca

Telephone: 1-888-451-4519 or 416-287-2877 in Toronto

Information OBSI needs to help you

OBSI can help you best if you promptly provide all relevant information, including:

- your name and contact information
- our firm's name and contact information
- the names and contact information of any of our representatives who have been involved in your complaint
- details of your complaint
- all relevant documents, including any correspondence and notes of discussions with us

OBSI will investigate

OBSI works confidentially and in an informal manner. It is not like going to court, and you do not need a lawyer.

During its investigation, OBSI may interview you and representatives of our firm. We are required to cooperate in OBSI's investigations.

OBSI will provide its recommendations

Once OBSI has completed its investigation, it will provide its recommendations to you and us. OBSI's recommendations are not binding on you or us. OBSI can recommend compensation of up to \$350,000. If your claim is higher, you will have to agree to that limit on any compensation you seek through OBSI. If you want to recover more than \$350,000, you may want to consider another option, such as legal action, to resolve your complaint.

For more information about OBSI, visit www.obsi.ca