



### **WHAT TO DO IF YOU HAVE A COMPLAINT**

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

TenSquared Investments Inc.  
76 Belmont Street  
Toronto, ON M5R 1P8

Attention: Chief Compliance Officer  
Telephone: 514-566-4154  
E-Mail: [ [dinka@tensquaredinvestments.com](mailto:dinka@tensquaredinvestments.com) ]

or

Attention: President  
Telephone: 647-309-7347  
E-mail: [norman@tensquaredinvestments.com]

Please provide us with the following information:

- description of the issue
- date when the issue occurred
- action being requested to resolve the issue

### **Our Complaint Process**

We will acknowledge your complaint in an email or in writing, as soon as possible, typically within 5 business days of receiving your complaint. We may ask you to provide additional clarification or more information to help us resolve your complaint. The Firm's policy is to ensure that a resolution is offered to you in writing within 90 days of receiving your complaint (or 60 days for residents of Québec) and that you receive updates on the progress of the resolution of your complaint. Our response will include a summary of the complaint, the results of our investigation, and the resolution to the complaint. If we cannot provide you with our decision within 90 days (or 60 days for residents of Québec), we will inform you of the delay, explain why our decision is delayed, and give you a new date for our resolution (however, for residents of Québec, the additional time cannot exceed 30 days).

### **Assessment of the offer and resolution of the complaint**

If we present an offer, we give you time to assess and respond to it. We will give you enough time to seek the advice you need to make an informed decision. You can decide to accept or refuse the offer, or you can present a counteroffer.

Once we reach an agreement with you to resolve your complaint, we will implement the terms of the offer within 30 days unless we agree on a different time period with you and it is in your interest to do so.

**If you are not satisfied with our response**

If you are not satisfied with our response, and based on the nature of your complaint, you may be eligible for the free and independent dispute resolution service outlined below on page 2.

You always have the right to see 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.

**CLIENTS WHO ARE RESIDENT IN QUÉBEC****Simplified process in Québec for certain complaints**

If you are a resident of Québec, we may follow a simplified process for certain complaints.

- This process is for complaints that we can resolve to your satisfaction within 20 days.
- These complaints may be handled verbally (e.g. in a phone call).

We consider a complaint resolved to your satisfaction when

- you accept our proposed solution to your complaint, or
- the explanations we provide to you are sufficient to resolve your complaint.

**When a Complaint isn't resolved using the Simplified Process**

If we cannot resolve your complaint to your satisfaction under this process, we will notify you in writing.

Your complaint will continue to be processed, but in accordance with the steps in the complaint process described above. The time we take trying to resolve your complaint under the Simplified Process does not impact our obligation to provide you with our written final response within the required time period.

**TAKING YOUR COMPLAINT TO THE AUTORITÉ DES MARCHES FINANCIERS (AMF)**

If you are a client that is a resident of Québec and you are dissatisfied with our processing of the complaint or the outcome, you can request that our complaint record be examined by the AMF. We will send your complaint record to the AMF no later than 15 days following receipt of your request. The AMF will examine the complaint record and may, with the parties' consent, act as conciliator or mediator regarding the complaint or designate a person to act as such. Applicable Québec securities laws provide that conciliation or mediation may not, alone or in combination, continue for more than 60 days after the date of the first conciliation or mediation session unless the parties consent. Conciliation and mediation are free of charge to you.



## **CLIENTS WHO ARE RESIDENT OUTSIDE OF QUEBEC**

### **Taking Your Complaint to the Ombudsman for Banking Services and Investments (“OBSI”)**

You may be eligible for OBSI’s free and independent dispute resolution or mediation 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’s service is available to clients of the Firm who are individuals or institutions that are not “permitted clients”. 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.

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

- your complaint relates to an advising activity of our firm or by one of our representatives.
- you brought your complaint to us within six (6) years of the day when you first knew, or reasonably ought to have known, of an act or omission that caused or contributed to 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 OBSI (Contact OBSI):**

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

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

### **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.

### **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](http://www.obsi.ca).