

### **INTRODUCTION**

In an effort to continue providing our clients with top-quality service, Easy Links Financial Inc. has introduced a Client Complaints & Comments Policy to manage all client complaints and comments.

### **PURPOSE**

The purpose of this policy, which is in accordance with all Provincial Insurance Regulators, is to ensure that all client complaints and comments concerning products and / or services are processed appropriately.

### **SCOPE OF THIS POLICY**

This policy applies to all current, future or past clients of Easy Links Financial Inc. and must be followed by all employees.

### **DEFINITIONS**

A comment is a constructive suggestion (be it positive or negative) aimed at reinforcing a positive behaviour or correcting a specific problem, provided the problem is resolved in the course of the organization's normal activities. A comment is not a complaint.

A complaint is the expression of dissatisfaction with products and / or services provided by Easy Links Financial Inc. A complaint can be filed verbally or in writing.

### **COMPLAINT & COMMENT PROCEDURE:**

#### STEP 1: Feedback

Contact our Customer Service Department to provide your feedback regarding a particular product and / or service. Easy Links Financial Inc.'s Customer Service Department will review the circumstance and will address the feedback accordingly.

#### **Customer Service Department phone number: 1-877-838-0020**

If the feedback provided is a comment, which results in a satisfactory resolution, no further action is required. However, if the feedback provided is a complaint, a review can be requested following the process described below.

#### STEP 2: Review Request

In the event that the Customer Service Department's response is unsatisfactory, request a review of your file by the manager directly in charge.

### STEP 3: Formal Complaint

If dissatisfaction continues with the decision made or the manner in which the file was processed, a formal written complaint can be filed with the Compliance Officer at the following address:

ATTN: Compliance Officer  
Easy Links Financial Inc.  
1400-251 Consumers Rd.  
Toronto, Ontario, M2J 4R3  
E-mail: [complaint@easylinks.ca](mailto:complaint@easylinks.ca)

It is important that the complaint is filed in writing and that “ATTN: Compliance Officer” is written on the envelope or in the subject of the email.

In the written complaint, be sure to provide the following information:

1. Your contact information,
2. Description of the complaint,
3. Procedure already taken,
4. Response received,
5. Solution that is being sought.

Upon receipt of a formal complaint from a client, the file is submitted to the Compliance Officer, who will ensure:

- a) An acknowledgement of receipt will be sent to the client within five days following receipt of the written complaint, which will include:
  - a description of the complaint received;
  - the expected time frame for processing the complaint;
  - a notice indicating alternative dispute-resolution mechanisms available in the event dissatisfaction continues with the manner in which the complaint was processed or the result of the review.
- b) Written notification of the company’s decision, including the explanation for said decision, will be sent accordingly.

### STEP 4: Transfer of Complaint

In the event dissatisfaction continues with the complaint process and / or the response, the following measure remains to reach a resolution:

- a) After the deadline for receiving a final response has expired, a request can be submitted to the Compliance Officer to forward a copy of the complaint file to the OmbudService for Life & Health Insurance (OLHI) for an independent third-party review.
- b) Such action must be taken within a year of receipt of the response.

### **CREATION & MAINTENANCE OF A REGISTER**

A complaint register has been created in order to ensure the policy is applied. Information on complaints that comply with the Provincial Insurance Regulators definition of a complaint has been entered into the register and will be updated by the Compliance Officer.

### **REPORT SUBMITTED TO PROVINCIAL INSURANCE REGULATORS**

The Compliance Officer submits a report on the complaints filed during a pre-determined period to the Provincial Insurance Regulators.