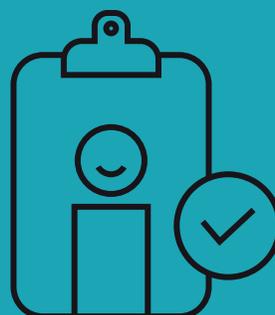


Customer Complaints Policy

Version November 2020



Preamble

Wishing to offer its clientele quality service at all times, FlexiFonds de solidarité FTQ Inc. ("FlexiFonds") has put in place a procedure in order to ensure that customer complaints are handled in an efficient and fair manner.

This policy must not be construed as an expedient solution for providing quality service, but rather as an impetus to further FlexiFonds' concerted efforts to maintain and improve the quality of the services it provides.

Policy's objectives

- Ensure customer complaints are handled fairly, free of charge and in a timely manner.
- Create a framework for the filing of complaints, the issuance of acknowledgements of receipt and the creation of complaint files.
- Permit FlexiFonds to identify and rectify problematic situations and to modify, if necessary, the way it conducts business.

General principles

- Customers must be able to easily communicate their complaints to any FlexiFonds employee with the assurance that a substantive response will be provided to them in a timely manner using clear and precise language.
- Each complaint must be handled with the same consideration, with due respect for all customers and persons involved, in a confidential and impartial manner, regardless of the sector in question.
- Apart from settling complaints on a "case by case" basis, managers must ensure to apply the necessary corrective measures to the practices and circumstances that gave rise to the complaint in order to prevent the same situations from reoccurring.

Definitions

In this policy, the following definitions apply:

Customer: Person who has an investment account at FlexiFonds.

Complaint: Written or verbal statement expressing an unresolved grievance regarding the quality of service provided, the application of a law or policy, or the management or handling of a file or procedure put in place by a FlexiFonds employee. For purposes of this policy, a complaint consists of at least one of the following three elements:

- A grievance against FlexiFonds or one of its representatives or employees, after a reasonable attempt to settle the dispute by the service's manager.
- Identification of potential or real harm that a customer has suffered or could suffer.
- Identification of potential or real harm that a customer has suffered or could suffer.
- A request by the customer for corrective measures to be taken.

Any action carried out as part of an informal process that aims to correct a specific problem, when the problem is handled during the course of regular activities and no formal complaint is made by the customer, does not constitute a complaint.

Complaints officer

The Chief Compliance Officer also acts as the Complaints Officer and ensures that the policy is applied. Below is the Complaints Officer's contact information:

Complaints Officer
FlexiFonds de solidarité FTQ Inc.
545 Crémazie Blvd. East, Suite 200
Montréal, Québec H2M 2W4

Tel.: 514-850-4981 or 1-855-631-4981

plainte@flexifondsftq.com

The main task of the Complaints Officer is to ensure that all complaints that are filed are handled in accordance with this policy.

Receipt of complaint

When a complaint is received, the Complaints Officer:

- Sends the customer an acknowledgement of receipt within 2 business days along with the written notice to the complainant.
- Studies the complaint, and may, as part of this exercise, communicate with the complainant to obtain additional information or conduct an internal inquiry.
- Provides a written substantive response within 10 business days following the reception of all the information needed to properly review the complaint

Any grievance that comes directly from the Autorité is handled immediately as a formal complaint.

Handling of complaint

Each complaint is reviewed by the Complaints Officer, who gathers the facts related to the complaint and analyzes them in detail in order to ensure the complaint is handled fairly, objectively taking into account the interests of FlexiFonds, the representative and the complainant.

Generally, a complaint will be handled within 10 business days from the moment all necessary information has been collected. This timeframe may be longer or shorter, depending on the complexity of the complaint, the availability of the information required to analyze it and the level of collaboration between the parties involved.

In the event the Complaints Officer is unable to resolve the complaint, the complainant's file must be transferred to the designated person in charge, who will act as an internal independent mediator. They will carry out a second analysis of the situation and propose equitable solutions.

The decision made by the Complaints Officer or the designated person in charge shall be considered final.

Transfer of file to the autorité

FlexiFonds and the complainant must attempt to resolve the dispute in a manner acceptable to both parties, in accordance with established procedures. If the complainant believes that an acceptable resolution is not feasible, they may seek independent mediation services.

In Québec, if the complainant is dissatisfied with the final decision made by the Complaints Officer or the manner in which their complaint was handled, they may ask FlexiFonds to transfer their file to the Autorité, who will then examine the file as per the circumstances and may, if it deems appropriate, act as a mediator.

The complainant can exercise their right to transfer the file to mediation within 90 days following receipt of the Complaints Officer's decision. If a request for a transfer is made, FlexiFonds will forward all the documents in the complainant's file to the Autorité no later than 30 calendar days following receipt of the request.