

Client Complaint procedure – Inovestor Asset Management (IAM)

If you have a complaint about IAM' services, you may file a complaint via email or by mail.

You may want to consider using a method other than email for sensitive information.

Our address:

Inovestor Asset Management (IAM)

Complaint Services

1097 St-Alexandre

Suite 400

Montreal, QC, H2Z 1P8

Email: info@inovestor.am with « Client Complaint» as the subject to your email.

Here is the procedure that you must follow:

1. Your complaint statement must describe:
 - a. What went wrong;
 - b. When it happened;
 - c. What you expect. For example; money back, an apology or account correction.
2. We will acknowledge your complaint in writing within 5 business days of receiving your complaint.
3. Our acknowledgement will include to following information:
 - a. A summary of the complaint;
 - b. The results of our investigation;
 - c. A copy of the IAM's Complaints Procedure and Policy;
 - d. Our decision to make an offer to resolve the complaint or deny it, and
 - e. An explanation of our decision.
 - f. If our decision is delayed;
 - i. explain why our decision is delayed, and
 - ii. give you a new date for our decision
4. You may be eligible for the independent dispute resolution free service offered by the Ombudsman for Banking Services and Investments (**OBSI**) (**Ontario**) at the following address: www.ombudsman@obsi.ca or by phone at 1-888-451-4519.
5. If you are a Quebec resident, and you are not satisfied with our decision you can reach the AMF at the following address: www.lautorite.qc.ca.
6. 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.re are time limits for taking legal action. Delays could limit your options and legal rights.