

# Complaint Handling Procedures

Compliance and Risk Management

October 2025



**LAURENTIAN BANK  
SECURITIES**

# TABLE OF CONTENTS

An Investor's Guide to Making a Complaint.....	3
How to File a Complaint with LBS .....	3
Complaint Handling Procedures.....	4
Contacting LBS.....	4
Additional Options.....	4

Laurentian Bank Securities Inc. ("LBS") has procedures in place to handle any written or verbal complaints received from clients in a fair and prompt manner. This is a summary of our complaint handling procedures, which we provide to new clients, to a client who has filed a complaint, and they are also available on our website at [www.lb-securities.ca](http://www.lb-securities.ca).

If you are a direct client of LBS or have any questions strictly relating to the services provided by LBS, you may contact our Compliance Department for resolution at:

**Laurentian Bank Securities Inc.**

1360 René-Lévesque Boulevard West, Suite 620

Montreal, Quebec H3G 0E5

Tel: 514.350.2982 Email: [plaintes@vmbi.ca](mailto:plaintes@vmbi.ca)

However, if a complaint relates to the products or service of a client's Introducing Broker or Portfolio Manager or their financial representative, that complaint must be addressed with Introducing Broker or Portfolio Manager.

For LBS complaints, LBS has appointed a Designated Complaints Officer who oversees the process and acts as a liaison with various contacts, such as the Ombudsman for Banking Services and Investments ("OBSI") and others listed later below.

## An Investor's Guide to Making a Complaint

We also provide new clients and clients who file a complaint with a [CISO mandatory brochures](#), such as *CISO Complaints Brochure* and *How CISO Protects Investors*.

## How to File a Complaint with LBS

If you wish to make a complaint to LBS, you may file your complaint with our head office by contacting the Compliance Department:

- By mail: 1360 René-Lévesque Boulevard West, Suite 600 Montreal, Quebec H3G 0E5
- By telephone: 514.350.2982
- By email: [plaintes@vmbi.ca](mailto:plaintes@vmbi.ca).

All complaints are forwarded to qualified compliance or supervisory personnel to be handled in accordance with LBS's policies and procedures. We encourage you to file any complaint in written format where possible. If you have difficulty putting your complaint in writing, you should advise us by contacting LBS at 514.350.2982 and request to speak to a Compliance Officer regarding a complaint, so that we can assist.

If you reside in Quebec, you have the option to file your complaint with LBS by completing the Complaint or Allegation Reporting Form available from the Autorité des marchés financiers ("AMF") at [www.lautorite.qc.ca](http://www.lautorite.qc.ca) and you may also file a complaint directly with the AMF.

For confidentiality reasons, we will only deal with you or another individual who has your written authorization to deal with us on your behalf.

# Complaint Handling Procedures

We will acknowledge receipt of any complaint promptly, within five business days. Our initial acknowledgement will include a copy of this summary and the CISO Brochures. We review all complaints fairly, considering all relevant documents and statements obtained from you, our records, your Introducing Broker or PM (if applicable), other staff members and any other relevant sources. Once our review is complete, we will provide our written response, which may be an offer to resolve the complaint or denial of the complaint, with reasons or another appropriate response. Our response will summarize the complaint, our findings and will contain a reminder about your options if you are not satisfied with our response. We will generally provide our response within ninety calendar days, unless we are waiting for additional information from the client, or the case is complex in nature and requires more time to investigate.

We will respond to communications which you send us after the date of our response to the extent necessary to implement an agreed to resolution or to address any new and relevant information.

## Contacting LBS

You may contact us at any time to provide further information or to inquire about the status of your complaint by contacting the individual handling their complaint or by contacting our Designated Complaints Officer.

## Additional Options

If you are not satisfied with the resolution provided by LBS or the way the complaint was handled, you may contact one of the following:

### **Laurentian Bank Head of Complaints Resolution, a.k.a. Client Complaints Appeal Office (CCAO)**

Laurentian Bank  
1360 René-Lévesque Boulevard West, Suite 600  
Montreal, Quebec H3G 0E5  
Tel.: 1.800.470.1244 (toll free) or 514.284.7192  
Fax: 1 800 473-4790 (toll free) or 514 284-7194  
Email: [HCR@laurentianbank.ca](mailto:HCR@laurentianbank.ca)

### **Ombudsman for Banking Services and Investments (OSBI)**

20 Queen Street West, Suite 2400  
P.O. Box 8 Toronto, Ontario M5H 3R3  
Tel.: 416.287.2877 or 1.888.451.4519 or TTY 1.844.358.3442  
Fax: 416.225.4722 or 1.888.422.2865  
Email: [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)  
Website: [www.obsi.ca](http://www.obsi.ca)

### **Canadian Investment Regulatory Organization (CIRO)**

40 Temperance Street, Suite 2600  
Toronto, Ontario M5H 0B4  
Tel.: 1-877-442-4322  
Fax: 1-888-497-6172  
Email: [info@ciro.ca](mailto:info@ciro.ca)  
Website: [www.ciro.ca](http://www.ciro.ca)

**Autorité des marchés financiers (for clients residing in Quebec only) Service du traitement des plaintes et de l'assistance**

800, rue du Square Victoria, bureau 2200

Montréal, Québec, H3C 0B4

Tel.: 514.395.0337 or 1.877.525.0337

Fax: 514.873.3090

Website: [lautorite.qc.ca](http://lautorite.qc.ca)

Clients who choose to communicate by email should be aware of possible confidentiality issues regarding internet communications.