



Our aim is to provide a high level of service to all our clients. We value all feedback and use it to enhance our services. We appreciate that from time to time, things can go wrong or there can be misunderstandings. We are committed to dealing with queries and complaints positively and sympathetically. Where we are at fault, we aim to put things right at the earliest opportunity.

If you have a complaint concerning our services, the following summarizes our complaint handling procedures. We will provide you with a copy of IIROC's approved complaint handling brochures at the time you open your account(s) with us.

A complaint is your expression of dissatisfaction, either verbally or in writing, and it should be submitted directly by you.

Service-Related Matters

If you have a service-related issue, please notify the Client Management team as soon as possible, by:

Email: clientmanagement@cmcmarkets.ca

Telephone: +1 416-682-5000 (Monday – Friday 9am – 5pm EST)

Post: CMC Markets Canada Inc., 100 Adelaide St. West, Suite 2915, Toronto, Ontario M5H 1S3

Our Client Management team will determine whether your query can be resolved immediately or if it will require further investigation. Most queries can be resolved immediately or within 24 hours. If your query requires further investigation, we will endeavour to contact you within five business days of the initial query to advise you of the outcome.

Securities Related Matters

Securities related complaints are directed to the Designated Complaint Officer. The purpose of the Designated Compliance Officer is to review and address all securities related complaints in an amenable and timely manner.

If your complaint alleges misconduct with respect to the handling of your account(s) or dealings with us, it should be forwarded to:



Attention: Designated Compliance Officer, Compliance Department

Email: clientmanagement@cmcmarkets.ca

Telephone: +1 416-682-5000 (Monday – Friday 9am – 5pm EST)

Post: CMC Markets Canada Inc., 100 Adelaide St. West, Suite 2915, Toronto, Ontario M5H 1S3

Alleged misconduct includes, but is not limited to, allegations of breach of confidentiality, theft, fraud, inappropriate account(s), misappropriation or misuse of funds or securities, forgery, misrepresentation, unauthorized trading relating to a client's account(s), other inappropriate financial dealings with clients and engaging in securities-related activities.

Within five (5) business days of us receiving your complaint, you will be provided with a complaint acknowledgement email notification.

If you have any inquiries related to the status of your complaint, please forward them to the attention of the Designated Compliance Officer via clientmanagement@cmcmarkets.ca.

In conducting the investigation, we may contact you to request additional information, which may be required to resolve the complaint.

With 90 calendar days, you will be provided with a final complaint response to your complaint. If we are unable to provide a final complaint response to your complaint within 90 calendar days, we will provide you with the reasons for the additional time required to address your complaint and a new estimated time of completion.

In conducting our review of your complaint, we will take into account the subject matter of your complaint, the evidence you have provided, the evidence on our records and relevant guidance from our regulator, the Investment Industry Regulatory Organization of Canada (IIROC).

Our final complaint response will provide an outline to your complaint and CMC's decision on the complaint and the reason for this decision. If you are not satisfied with our response, the options below are available to you:

- (i) IIROC's arbitration program;
- (ii) a secondary assessment of your complaint by the Ombudsman for Banking Services and Investments (OBSI), if a request is made within 180 days from the date of CMC's final response;



(iii) you can submit a regulatory complaint to IIROC for an assessment of whether disciplinary action is warranted; and/or
(iv) you can also pursue litigation/civil action.

IIROC's Complaint handling process is accessible via <https://www.iiroc.ca/investors/how-make-complaint> provides an outline of the complaint handling process and the options that are available to you, if you are not satisfied with the resolution of your complaint(s).

If there is anything that you think we may have overlooked, please contact our Client Management team on the details below.

Kind regards,

Client Management Team

Tel: +1 416-682-5000

Fax: +1 416-682-5099

Email: clientmanagement@cmcmarkets.ca

CMC Markets Canada Inc. is an execution only dealer and does not provide investment advice or recommendations regarding the purchase or sale of any CFD. CMC Markets Canada is a member of the Investment Industry Regulatory Organization of Canada and a member of the Canadian Investor Protection Fund.