

WHAT TO DO IF YOU HAVE A COMPLAINT

OUR COMPLIANT PROCESS

Filing a complaint with us

Since 1992, Cardinal Capital Management, Inc. has been dedicated to providing exceptional service to our clients. In the event, however, that you have a complaint about our services, please contact our Chief Compliance Officer by telephone (204-783-0716), email (DOsborn@cardinal.ca) or mail (400-1780 Wellington Avenue, Winnipeg, MB, R3H 1B3). You may want to consider using a method other than email for sensitive information.

Tell us:

- what went wrong
- when it happened
- what you expect (e.g., money back, an apology, account correction)

We will acknowledge your complaint

We will acknowledge your complaint in writing, as soon as possible, typically within 5 business days of receiving your complaint. We may ask you to provide clarification or more information to help us resolve your complaint.

We will provide our decision

We normally provide our decision, in writing, within 90 days of receiving a complaint. It will include:

- a summary of the complaint
- the results of our investigation
- our decision to make an offer to resolve the complaint or deny it, and an explanation of our decision

If our decision is delayed

If we cannot provide you with our decision within 90 days, we will:
inform you of the delay
explain why our decision is delayed,
and give you a new date for our decision

If you are not satisfied with our decision

You may be eligible for the independent dispute resolution service offered by the Ombudsman for Banking Services and Investments (OBSI).

If you are a Québec resident

You may consider the free mediation service offered by the Autorité des marchés financiers.

HELP US RESOLVE YOUR COMPLAINT SOONER

- Make your complaint as soon as possible
- Reply promptly if we ask you for more information
- Keep copies of all relevant documents, such as letters, emails and notes of conversations with us

A WORD ABOUT LEGAL ADVICE

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. There are time limits for taking legal action. Delays could limit your options and legal rights later on.

TELEPHONE 204.783.0716

FAX 204.783.0725

TOLL FREE 800.310.4664

400-1780 Wellington Avenue

Winnipeg, Manitoba

R3H 1B3

www.cardinal.ca

TAKING YOUR COMPLAINT TO OBSI

OBSI'S DISPUTE RESOLUTION SERVICE

You may be eligible for OBSI's free and independent dispute resolution service if:

- we do not provide our decision within 90 days after you made your complaint, or
- you are not satisfied with our decision

OBSI can recommend compensation of up to \$350,000.

OBSI's service is available to clients of our firm. This does not restrict your ability to take a complaint to a dispute resolution service of your choosing at your own expense, or to bring an action in court. Keep in mind there are time limits for taking legal action.

Who can use OBSI

You have the right to use OBSI's service if:

- your complaint relates to a trading or advising activity of our firm or by one of our representatives
- you brought your complaint to us within 6 years from the time that you first knew, or ought to have known, about the event that caused the complaint, and
- you file your complaint with OBSI according to its time limits below

Time limits apply

- If we do not provide you with our decision within 90 days, you can take your complaint to OBSI any time after the 90-day period has ended.
- If you are not satisfied with our decision, you have up to 180 days after we provide you with our decision to take your complaint to OBSI.

FILING A COMPLAINT WITH OBSI

Contact OBSI

Email: ombudsman@obsi.ca

Telephone: 1-888-451-4519 or 416-287-2877
in Toronto

OBSI will investigate

OBSI works confidentially and in an informal manner. It is not like going to court, and you do not need a lawyer.

During its investigation, OBSI may interview you and representatives of our firm. We are required to cooperate in OBSI's investigations.

OBSI will provide its recommendations

Once OBSI has completed its investigation, it will provide its recommendations to you and us. OBSI's recommendations are not binding on you or us.

OBSI can recommend compensation of up to \$350,000. If your claim is higher, you will have to agree to that limit on any compensation you seek through OBSI. If you want to recover more than \$350,000, you may want to consider another option, such as legal action, to resolve your complaint.

INFORMATION OBSI NEEDS TO HELP YOU

OBSI can help you best if you promptly provide all relevant information, including:

- your name and contact information
- our firm's name and contact information
- the names and contact information of any of our representatives who have been involved in your complaint
- details of your complaint
- all relevant documents, including any correspondence and notes of discussions with us

For more information about OBSI, [visit www.obsi.ca](http://www.obsi.ca)