

DAVIS REA

KNOWLEDGE IS OUR WEALTH

COMPLAINTS HANDLING PROCEDURE FOR DAVIS REA LTD.

At Davis Rea Investment, we value our clients' satisfaction and aim to provide exceptional service. However, we understand that concerns or complaints may arise from time to time. This Complaints Handling Procedure outlines the steps we take to address and resolve complaints in a fair, efficient, and transparent manner. Our goal is to ensure that each complaint is thoroughly investigated and resolved to the best of our ability.

LOGGING A COMPLAINT

Clients can lodge a complaint through various channels:

- By phone: Contact our Client Services team at 416-324-2200
- In writing: Send a written complaint to 23 BEDFORD ROAD, SUITE 100, TORONTO, ON M5R 2J9
- Via email: Email your complaint to info@davisrea.com

ACKNOWLEDGEMENT OF COMPLAINT

Upon receiving a complaint, we will acknowledge its receipt as soon as possible and within 5 business days at the latest via the client's preferred communication method (phone, email, or in writing).

COMPLAINT INVESTIGATION

Our Chief Compliance Officer will investigate the complaint. This officer will be responsible for reviewing all relevant information, documentation, and communication related to the complaint. The officer may also contact the client for additional details if required.

COMPLAINT RESOLUTION

We will strive to resolve the complaint within 90 days from the date of receipt. If a resolution is reached sooner, we will inform the client accordingly. The resolution may involve:

- Rectifying the issue, if applicable.
- Providing an explanation for the situation.
- Offering compensation or remedies, if appropriate.

**DAVIS REA LTD.
INVESTMENT COUNCIL**

23 BEDFORD ROAD, STE 100
TORONTO, ON M5H 3R3
(416) 324-2200

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COMMUNICATION OF RESOLUTION

We will communicate the resolution of the complaint to the client by email, or in writing. The communication will include a summary of the investigation, the outcome, and any actions taken to address the complaint.

OUTSIDE COUNSEL

Legal counsel will be consulted when the complaint involves possible legal actions.

In addition, as required by securities legislation, DRL has retained the Ombudsman for Banking Services and Investments (“OBSI”) to act as an independent dispute resolution service to mediate complaints. If a complaint is not resolved within 90 days, or if the complainant is not satisfied with the resolution within 180 days of receiving DRL’s decision, the complainant will have the option to request OBSI act as mediator for the complaint, provided the amount claimed is \$350,000 or less, and is related to a trading or advising activity conducted by DRL within 6 years of the complainant discovering the action.

CONTINUOUS IMPROVEMENT

We view complaints as opportunities for improvement. Each complaint and its resolution will be documented and analyzed internally to identify trends, systemic issues, or areas for enhancement in our processes, policies, or staff training.

REGULAR REVIEW

This Complaints Handling Procedure will be reviewed and updated periodically to ensure its effectiveness and alignment with changing regulations and best practices.

We value your feedback and are dedicated to addressing your concerns promptly and professionally. If you have any questions about this procedure or need to lodge a complaint, please do not hesitate to contact us.

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