



SUMMARY OF HIVE MORTGAGE'S COMPLAINT HANDLING AND DISPUTE RESOLUTION POLICY (hereinafter, the "Firm")

1. DEFINITION OF A COMPLAINT

For the purposes of this policy, a complaint concerning the Firm is a communication that satisfies the following conditions:

- It expresses a reproach or dissatisfaction regarding the services or products offered by the Firm;
- It is communicated to the Firm by a person who is part of its clientele; and
- It expresses an expectation, whether explicit or not, that measures be taken by the Firm to remedy the situation.

2. PROCEDURE TO FOLLOW TO SUBMIT A COMPLAINT

The following are the steps to follow when a client wishes to submit a complaint:

1. Communicate their dissatisfaction or reproach in writing directly to the Firm in one of the following ways:
 - a. By sending a written communication by email to mnoik@hivemortgage.ca; or
 - b. By sending a written communication by mail to the attention of:

Mr. Noik, Complaint Handling Officer, 100 Alexis-Nihon Blvd., Suite 550, Saint-Laurent, Quebec H4M 2P1;

In support of their dissatisfaction or reproach, provide all documents that may be necessary for the analysis of the complaint.

2. Communicate their dissatisfaction or reproach directly to the Autorité des marchés financiers (hereinafter, the "AMF") using the complaint form available on its website: lautorite.qc.ca/fileadmin/lautorite/formulaires/grand-public/GP-plainte_formulaire-plainte-fr.pdf

Hypothèque Hive / Hive Mortgage

8636150 CANADA INC.

Téléphone : 514-947-4705 / courriel : info@hivemortgage.ca

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3. RECEIPT OF THE COMPLAINT

Any complaint relating to the Firm must, upon receipt, be forwarded to the Complaint Handling Officer (hereinafter, the “**Officer**”) responsible for the application of this policy.

Within 10 days following receipt of the complaint, the Officer will acknowledge receipt.

The acknowledgment of receipt will contain the following information:

- The complaint file identification code;
- The date on which the complaint was received by the Firm;
- The means by which the complainant may obtain information regarding the handling of the complaint;
- The anticipated timeframe for handling the complaint, as well as the date by which the final response must be communicated to the complainant;
- A hyperlink providing access to the summary of the complaint handling and dispute resolution policy, or a copy of it.

4. HANDLING OF A COMPLAINT

Upon receipt of a complaint, the Officer begins the handling process. The Officer must:

- Adequately document the handling of the complaint and create a file for it;
- Send the complainant an acknowledgment of receipt within 10 days following receipt of the complaint, as mentioned above;
- Communicate a final response to the complainant in writing as soon as possible, but no later than the 60th day following receipt of the complaint;
- However, where exceptional circumstances or circumstances beyond the Officer’s control justify it, communicate a final response to the complainant in writing as soon as possible, but no later than the 90th day following receipt of the complaint;
- Where an offer to resolve a complaint is presented to the complainant, provide the complainant with a reasonable period of time to assess and respond to the offer;
- In the event of an agreement with the complainant, act on it no later than the 30th day following acceptance of the offer or, where the complainant’s interest justifies it, within any other timeframe agreed upon with the complainant;
- Respond to any additional exchanges with the complainant, including to allow the complainant to submit, where applicable, new relevant facts, to answer their

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questions, or to follow up on their comments, until there are no further measures to be taken in relation to the complaint.

However, if the complainant refuses or neglects to provide the Officer with the documentation required to handle the complaint, the Officer will send the complainant a letter indicating a grace period and, following the expiry of that period, a final response will be sent based on the information in the file.

5. TRANSFER OF THE FILE TO THE AUTORITÉ DES MARCHÉS FINANCIERS – OR OTHER APPLICABLE REGULATORY AUTHORITIES

If the complainant is not satisfied with the final response received or with the handling of their complaint, they may request that the complaint be reviewed by the AMF, or any other regulatory authority applicable to their province of residence, at any time.

The Firm must transfer the complaint file to the AMF in accordance with the terms set out on its website and within 15 days following receipt of the complainant's request to have their complaint file reviewed by the AMF.

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