

INTELLIGENTINVESTING

Complaint Handling Procedures

Last updated: February 3, 2026

While IntelligentInvesting Securities Inc. (“IISI”) always strives for excellence, on occasion we don’t meet the high expectations we set for ourselves. If you are dissatisfied with IISI we invite you to let us know so that we can address the situation. We want you to have a great experience with IISI, so don’t hesitate to contact us if you have questions or comments. If you want to register a formal complaint, you can send it to the following address:

IntelligentInvesting Securities Inc.
1010 Rue Sainte-Catherine Ouest, Suite 200, Montréal QC H3B 5L1
Email: compliance.selfdirected@intelligentinvesting.ai

Please provide the following information when you make your complaint:

- Your name, your contact info, your account number and the circumstances and reasons for your complaint, including the date on which the events took place;
- All relevant documents that can illuminate the situation; and
- What you would like from us to resolve the situation to your satisfaction.

Once your complaint has been filed, IISI will send you a written acknowledgement within five business days, specifying the name and contact information of the person who will be analyzing it. Please contact this person directly if you have any questions on developments with the file.

Your complaint will be dealt with quickly and fairly. We may ask you to provide us with additional information as we investigate your complaint. Then, no later than 90 days after we have begun our analysis, we will send you a letter detailing our results and conclusions, as well as your options if you are not satisfied with these findings. If necessary, we may ask for additional time. In that case we will explain why we need additional time to complete our analysis.

If you are still unsatisfied after we have addressed your complaint you may contact one of the following agencies:

Canadian Investment Regulatory Organization
Telephone: 1-877-442-4322
Web: www.ciro.ca

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Ombudsman for Banking Services and Investments (OBSI)

Telephone: 416-237-2877

Toll-free: 1-888-451-4519

Toll-free fax: 1-888-422-2865

Email: ombudsman@obsi.ca

Web: www.obsi.ca

If you reside in Quebec, and if you are dissatisfied with our response to your concerns, you may request that your complaint file be transferred to the Autorité des marchés financiers (the “AMF”). Transferring your file to the AMF does not interrupt the prescriptive period for civil remedies. The Chief Compliance Officer shall act as the respondent to the AMF. Following the transfer of your file, the AMF will proceed with its review and may offer you mediation services if deemed appropriate and the interested parties agree. Mediation is intended to be a conflict settlement process in which a mediator intercedes to assist the parties in reaching a satisfactory settlement. The AMF may be contacted as follows:

Autorité des marchés financiers

Québec City: 418-525-0337

Montréal: 514-395-0337

Toll-free: 1-877-525-0337

Fax: 418-525-9512 or 514-873-3090

Web: www.lautorite.qc.ca/grand-public/nous-joindre/

Escalation to the OBSI or AMF does not affect your rights for taking legal action in the civil courts.