Summary of B2B Bank Intermediary Services Inc. Complaint Handling Procedures

B2B Bank Intermediary Services Inc. ("B2BBISI") has procedures in place to handle any written or verbal complaints received from clients in a fair and prompt manner. This is a summary of those procedures, which we provide to new clients, clients who have filed a complaint and that we also make available on our website at b2bbank.com/dealerservices.

B2BBISI is a carrying dealer and clients are "introduced" to us by their mutual fund dealer ("Introducing Dealer").

Clients should consider first discussing any concerns or questions they have with their financial advisor at the Introducing Dealer. This is likely the person who sold the client the product or service and who may be able to resolve the client's questions or issues quickly. This may also save time should clients be unsure of where to direct their questions and complaints.

Clients should also consider directly contacting the authorized person in charge of the branch of their financial advisor or the compliance department of their Introducing Dealer. The Introducing Dealer is responsible for supervising the actions and activities of their financial advisors.

Clients who have any questions strictly relating to the services provided by B2BBISI as carrying dealer may contact our Client Services Department in Toronto at 1-800-387-2087, or write to B2BBISI at 199 Bay Street, Suite 610 PO Box 35 STN Commerce Court Toronto ON M5L 0A3, or email[1] to us at accounthelp@b2bbank.com or fax us at 1-866-659-3724.

B2BBISI will respond to all complaints. However, where a complaint relates to a client's Introducing Dealer or their financial advisor, clients should file those complaints directly to their Introducing Dealer.

How to File a Complaint with B2BBISI

Clients wishing to complain to B2BBISI may file their complaint to our head office by contacting the Compliance Department by mail at 199 Bay Street, Suite 610 PO Box 35 STN Commerce Court Toronto ON M5L 0A3, or by fax to 416-945-1892. All complaints are forwarded to qualified compliance or supervisory personnel to be handled in compliance with B2BBISI's policies and procedures. We encourage clients to file their complaint in writing through mail or fax where possible. Where clients have difficulty putting their complaint in writing, they should advise us so that we can provide assistance by contacting B2BBISI at 1-800-387-2087 and requesting to speak to a Compliance Officer regarding a complaint. Complaints may be filed with B2BBISI by completing the Complaint or Allegation Reporting Form available from the Autorité des marchés financiers ("AMF") web site www.lautorite.qc.ca. Clients may also file a complaint directly to the AMF.

For confidentiality reasons, we will only deal with the client or another individual who has the client's written authorization to deal with us on the client's behalf.

Complaint Handling Procedures

We will acknowledge receipt of complaints promptly, generally within five days. Our initial acknowledgement will include a copy of this summary. We review all complaints fairly, taking into account all relevant documents and statements obtained from the client, our records, the client's Introducing Dealer, other staff members and any other relevant sources. Once our review is complete we provide clients with our written response. Our response may be an offer to resolve a client complaint, a denial of the complaint with reasons or another appropriate response. Our response will summarize the complaint, our findings and will contain a reminder about the client's options, if the client is not satisfied with our response.

We will generally provide our response within ninety days, unless we are waiting for additional information from the client, or the case is complex in nature and requires more time to investigate.

We will respond to communications the client sends us after the date of our response to the extent necessary to implement an agreed to resolution or to address any new and relevant information or a settlement proposal the client provides.

Settlements

If we offer the client a financial settlement, we may ask the client to sign a release for legal reasons.

Contacting B2BBISI

Clients may contact us at any time to provide further information or to inquire as to the status of their complaint, by contacting the individual handling their complaint or by contacting our Chief Compliance Officer.

Additional Options

Clients who are not satisfied with the resolution provided by B2BBISI or the manner in which the complaint was handled may contact:

1) Head of Complaints Resolution
   Client Complaints Appeal Office (CCAO)
   1360 René-Lévesque Boulevard West, Suite 600
   Montreal, Quebec H3G 0E5
   Phone: 1-800-479-1244 (toll-free) or 514-284-7192
   Fax: 1-800-473-4790 (toll-free) or 514-284-7194
   Email: HCR@laurentianbank.ca

2) Autorité des marchés financiers (for clients residing in Quebec only)
   Service du traitement des plantes et de l'assistance
   800, rue du Square Victoria, bureau 2200
   Montréal, Québec, H3C 0B4
   Phone: 514-395-0337 or 1-877-525-0337
   Fax: 514-873-3090

[1] Clients who choose to communicate by email should be aware of possible confidentiality issues regarding internet communications.