

Complaint Handling and Dispute Resolution Policy

Essor Assurances Placements Conseils Inc.

Filing a complaint about our services

We see to it that complaints are promptly addressed and processed as soon as possible.

What is a complaint?

A complaint is a communication that expresses dissatisfaction or a criticism with a service or a product that we offer and an expectation, explicit or implicit, that action be taken to remedy or respond to the situation.

This is the case, for example, when you ask for a reimbursement or you want us to take steps address the situation that has caused the complaint.

How to file a complaint

You can file a complaint with us using the method that is most convenient for you. You can also fill out the AMF's (Autorité des marchés financiers) online form (the "Autorité"). We can even help you file your complaint.

Contact us:

Telephone: 514.735.4606

Person in charge of processing complaints: Karl-Michael Roufan

email: agenceunie@gmail.com

Address: 3221 Desserte Nord (A440) O. Bureau 216 Laval Qc H7P 5P2

Our offices are open:

Monday to Thursday: 8:30 a.m. - 5:00 p.m.

Friday: 8:30 a.m.- 4:30 p.m.

Questions? Contact us for information on how complaints are processed.

The complaint handling process steps

Some complaints qualify for simplified processing, which is when we try to find a solution to the situation. This process is explained farther on. When your complaint cannot be resolved using simplified processing or the nature of the complaint is complex, it will be processed as follows.

We confirm receipt of your complaint

1. We will send an acknowledgement of receipt within 10 days of the complaint being filed.

2. We analyze the complaint

We make sure we fully understand your complaint and expectations. We might have to contact you to request additional information.

3. We will send a final position letter

We will send you a final response letter within 60 days. In this letter, we explain how your complaint was processed and, if necessary, propose solutions to resolve it.

Contact us if you have questions or comments regarding our response.

Extending the time required to handle your complaint

In some cases, your complaint may take longer to review or be more complex than expected to process, and an additional 30 days may be required to properly analyze it. We will notify you in writing, specifying the reasons for the additional delay.

4. Evaluation of the offer and resolution

Take the time to read over our response or evaluate the offer that was made to you. We will give you enough time to decide whether to accept our offer, or reject it, and make a counteroffer. During this period, you should be able to seek the advice you need to make an informed decision.

Once we agree on a resolution, we have 30 days to implement it, unless we agree to a different time period.

5. Examination by the AMF

For each complaint, we open a file in which we store all the information or documents that are useful for its processing.

You may contact us to request that your complaint be reviewed by the AMF at any time if you are dissatisfied with how it was handled or with the response provided. We are required to forward your complaint to the AMF within 15 days following your request.

Simplified handling of certain complaints

Some complaints qualify for simplified processing. This is the case for complaints where we can offer a satisfactory resolution within 20 days.

We consider a complaint to be resolved to your satisfaction when you accept the solution that was proposed or when you deem the explanations provided to be satisfactory.

As part of the process, complaints may be handled in a phone call from a member of our customer service team, for example.

If we are unable to offer you a solution or explanation that resolves your complaint, we will notify you in writing.

Your complaint will then be handled in accordance with the steps of the complaint handling process outlined above.

The time taken to resolve your complaint as part of the simplified handling process does not affect our obligation to provide you with a final response letter by the prescribed deadline.

This policy was updated on 1 July 2025