

Natixis CIB Americas Canada Branch: Complaint Handling Procedure

The information below outlines the complaint handling process for clients in Canada and is designed to put you in touch with the people who can help.

At Natixis, we are committed to upholding the highest standards of market conduct and ensuring all client complaints are handled with fairness, efficiency, and transparency. This procedure is designed to be in compliance with the Financial Consumer Agency of Canada (FCAC) Commissioner's Guidance on Complaint Handling Procedures.

Our Commitment to FCAC Principles

Our process is guided by the core principles:

FCAC Principle	Our Commitment
Effectiveness	Our policy ensures consistency in decision-making and provides appropriate redress and corrective action for systemic issues.
Timeliness	We ensure that all complaints are dealt with promptly, without unnecessary delay, and within the timeframes prescribed by Canadian law.
Accessibility	Our procedure is easy to find, clear, simple, and provides multiple channels for submission and communication.

The Natixis Complaint Resolution Process (3 Steps)

We encourage you to escalate your concern through the following steps. Please provide all relevant documentation, dates, and a clear description of the issue to ensure the fastest possible resolution.

Step 1: Contact Your Natixis Representative

Most concerns can be resolved immediately by the employee or department you have been dealing with.

- **Who to Contact:** Your Relationship Manager, Account Officer, or the relevant Department Head.
- **How to Contact:** Phone, email, or in writing using your usual business channel.
- **Action:** The representative will attempt to resolve your complaint immediately and will document the complaint in our system. If the issue is complex, it will be immediately escalated to the Department Head for a formal review.

Step 2: Formal Review by a senior officer

Your complaint will be automatically escalated to a senior officer if we are unable to resolve it at Step 1 within 14 days from the date you raised it. If your complaint is not resolved to your satisfaction at Step 1, or if the nature of the complaint requires immediate formal review, you may escalate it to the relevant senior officer.

- **Action:** The senior officer will conduct an impartial review, collecting necessary documentation and communicating findings.

Please contact

Senior Officer c/o Resolutions
Natixis Toronto Branch.
181 Bay Street, Suite 2915.
Toronto, Ontario M5J 2T3
T: +1 (647) 932-7691
Email us: NatixisCIBAmericas@natixis.com

Step 3: Final Internal Review by the Senior Designated Employee

If you are dissatisfied with the resolution offered at Step 2, you may escalate your complaint for a final, impartial review the senior designated officer.

- **Final Internal Authority:** Chief Compliance Officer, Canada Branch (Senior Designated Employee)
- **How to Contact:** Please submit your complaint in writing to the address below, clearly stating that this is an appeal following Step 2:

Attn: Chief Compliance Officer, Canada Branch
Natixis CIB Americas Canada Branch
Groupe BPCE
1800 McGill College Ave., Suite 2811
Montreal, Quebec H3A 3J6 Canada
T: +1 (438) 333-0491
Email us: NatixisCIBAmericas@natixis.com

Our Commitment to Timeliness

We are required by the Bank Act and the FCAC to adhere to strict timelines for complaint resolution.

- **Acknowledgment:** We will acknowledge receipt of your complaint in writing without delay.
- **56-Day Resolution Period:** We are committed to providing you with our final response from the Senior Designated Employee (Chief Compliance Officer) within **56 calendar days** of receiving your complaint.
- **Delayed Response:** If, for extraordinary reasons, we are unable to provide you with a final response within 56 days, we will notify you of the delay and advise you of your right to refer your complaint to the External Complaints Body (OBSI).

External Dispute Resolution Options

If you are not satisfied with the final decision provided by the Chief Compliance Officer, or if 56 days have passed since you filed your complaint and you have not received a final response, you have the right to seek external review.

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place. If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body:

The Ombudsman for Banking Services and Investments (“OBSI”).
The OBSI can be contacted in the following manner:
Phone: 1 (888) 451-4519
Email: ombudsman@obsi.ca.
Website: <https://www.obsi.ca/en/index.aspx>

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Website: www.canada.ca/fcac
Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>
Phone:
For service in English: 1-866-461-FCAC (3222)
For service in French: 1-866-461-ACFC (2232)
For calls from outside Canada: 613-960-4666
Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771
Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC.
Visit <https://srvcanadavrs.ca/en/> to learn more.

Mailing address:
Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa ON
K1R 7Y2