

Posting Date: July 1, 2025

Summary of Citibank Canada Investment Funds Limited (CCIFL) Complaint Processing and Dispute Resolution **(For Quebec Residents)**

1. Purpose

The purpose of this CCIFL Complaint Summary is to help our clients who are Quebec residents understand how complaints are handled under Quebec's *Regulation respecting complaint processing and dispute resolution in the financial sector* effective July 1, 2025. This Summary outlines how complaints received are managed and the resources available to clients so that they are fully comfortable on how a complaint they bring up is handled from the time of receipt to resolution.

This Summary has been prepared for clients that are residents of Quebec, and is posted on our website at <https://www.citigroup.com/global/about-us/global-presence/canada> under *Resolving a Complaint*.

2. Complaint Definition

Complaint means any reproach or dissatisfaction in respect of a service or product where the reproach or dissatisfaction is communicated to us and a final response is expected.

CCIFL is committed to treating **ALL** complaints fairly, consistently, and without bias. Every complaint regardless of the complaint's identity, the nature of the issue, or the channel through which it is received, will be handled with the same level of diligence, objectivity, and respect.

There is no monetary cost charged to clients in bringing up a complaint to CCIFL.

3. How to file a Complaint

You can file a complaint with CCIFL by whichever means is convenient for you. The channels that are available include through your CCIFL Representative using the contact information they have provided to you. You may also complete the [form](#) from the Autorité des marchés financiers ("AMF") and return back to us. Lastly, you can make a complaint using the contact information below.

Phone: 416-947-5300

E-mail: citicanadaseniorcomplaintsofficer@citi.com

Mail: Citibank Canada Investment Funds Limited
123 Front Street West, Suite 2000
Toronto, ON M5J 2M3

4. Steps in the Complaint Process

We acknowledge receipt of your complaint

All complaints, regardless of the channel they are received, are responded by your CCIFL Representative in writing within a reasonable time. A written acknowledgment will be sent out to you, usually within 2 business days following the business day the complaint is first communicated to us.

We analyze the complaint

The written acknowledgement letter may also be used to request clarification or additional information from you if such information can be identified within the 2 business days of receipt of the complaint. A CCIFL Representative will work with you to gather as much information regarding the complaint and provide immediate response if the complaint can be resolved as soon as it is made. As such, it is possible a resolution of the complaint can be made at the same time the complaint is acknowledged.

During the examination of a complaint, CCIFL Representative will provide you with important updates to keep you informed of the progress of the investigation.

We provide a written response

The final response detailing the resolution of a complaint and the reason for the decision will be provided to you before the end of the 60th day from the day of the receipt of the complaint. If CCIFL is hindered by exceptional circumstances beyond its control in resolving a complaint within the provided resolution date, we will inform you of the details of the circumstances in writing and provide a subsequent resolution date. This date cannot be later than the 90th day from the original receipt of your complaint.

Assessment of the offer and resolution of the complaint

CCIFL will work with you to resolve your complaint to your satisfaction. If we present an offer, we will give you time to assess and respond to it. Once we reach an agreement with you to resolve your complaint, we will implement the offer within 30 days, unless a different time period is agreed upon.

5. Dispute Resolution Service

You have the option to have your complaint file examined by the AMF if you believe your complaint has not been resolved to your satisfaction. The option to have the AMF examine your complaint is communicated to you in the initial letter acknowledging the complaint and the written final response. The AMF will determine if dispute resolution services is appropriate. Once you inform CCIFL that you wish to have your complaint file examined by the AMF, you will be provided with the applicable form which you must fill out before returning it back to us. Upon receiving the completed form, CCIFL is obligated to send the form along with your complaint file to the AMF for examination no later than 15 days following receipt.