



SUMMARY OF COMPLAINT HANDLING PROCEDURES – QUEBEC ONLY

HUB Capital Inc. (“HCI”) 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 in Quebec and to clients who have filed a complaint in Quebec.

Canadian Investment Regulatory Organization (“CIRO”) Complaints Brochure

We also provide new clients with the CIRO brochure titled “*How to Make a Complaint*”, which provides general information about the options available for filing a complaint.

What is a Complaint?

A complaint is any dissatisfaction or reproach concerning a product or service we provide, along with an expectation that action will be taken to resolve the issue.

How to File a Complaint with HUB Capital Inc.

Clients wishing to file a complaint with HCI can contact HCI’s head office and address it to the Chief Compliance Officer or submit it through any Regional Compliance Officer or representative of our company. All complaints are forwarded to qualified staff for handling. We encourage clients to submit complaints in writing or by email whenever possible. You may also use the complaint form provided by the Autorité des marchés financiers (“AMF”). If you have difficulty putting your complaint in writing, let us know and we can assist you. For confidentiality reasons, HCI will only deal with you, the client, or with another individual who has your express written authorization.

Complaint Handling Procedures

HCI will acknowledge receipt of your complaint within five (5) business days. The acknowledgement will include a copy of this summary. We assess all complaints fairly and objectively, considering all relevant documents and information provided by the client, our internal records, our representative(s), other staff, and any other applicable sources. Once our review is complete, you will receive a written final response. This response may include a settlement offer, a denial of the complaint with reasons or another appropriate resolution. The letter will include a summary of your complaint, a factual analysis and our final decision with reasons.

HCI is committed to providing a final response letter within 60 days, unless additional information is required, or the complaint is complex or exceptional.

Extension of the Time frame for a Final Response

In some cases, handling your complaint may require more time than expected. If an extension is necessary, we will notify you in writing, explaining the reason for the delay. The extension may not exceed 30 calendar days.

We will continue to respond to communications from you after our final response, especially if new issues or information arise.

Settlement Offers and Time to Consider

If we offer a financial settlement, you will be asked to sign a release for legal reasons. We will give you reasonable time to review and respond to our offer, allowing you the opportunity to seek legal or financial advice. You may accept, decline or present a counteroffer.

Once the offer is accepted, HCI will implement the terms within 30 days, unless a different time frame is agreed upon in your best interest.

Review of the Complaint File by the AMF

For each complaint, HCI creates a file containing all relevant documents and information needed for the handling of your complaint. If you are dissatisfied with our response or the way your complaint was handled, you may request that the Autorité des marchés financiers (AMF) review your file.

Upon your request, we are required to submit your complaint record to the AMF within 15 calendar days.

AMF Contact Information:

Autorité des marchés financiers
Place de la Cité, tour PwC
2640, boulevard Laurier, bureau 400
Québec, QC G1V 5C1
Toll-free: 1-877-525-0337
www.lautorite.qc.ca

Simplified Process for Certain Complaints

HCI may use a simplified complaint-handling process for certain cases that can be resolved to your satisfaction within 20 calendar days. A complaint is considered resolved to your satisfaction if you agree with the proposed solution or if the explanation provided adequately addresses your concern.

Under this process, the complaint may be handled verbally (e.g., by phone) by a member of our compliance team. If the issue cannot be resolved within 20 days, we will notify you in writing, and your complaint will continue to be addressed under our regular procedures. The time spent in the simplified process does not delay our obligation to provide a final written response within the 60-day period.

Contacting HUB Capital Inc.

To provide additional information or inquire about your complaint status, please contact the person managing your file or the Chief Compliance Officer.

Phone: (905) 264-1634
Toll-Free: (800) 561-2405
Fax: (905) 264-5463
Email : Inquiries@hubcapital.ca

Mailing Address:

Attention: HUB Capital Inc. Compliance
3700 Steeles Ave West, Suite 1001
Woodbridge, ON L4L 8M9