

Client Problem Resolution Process

We value the trust you place in us and are committed to providing the best possible service to our clients. If you have a concern with or about the service you have received, we want to work with you to resolve it quickly and effectively.

OUR DUTY TO YOU

Interactive Brokers Canada Inc., as an Investment Industry Regulatory Organization of Canada (IIROC)-regulated firm, must comply with IIROC rules for handling complaints. We must explain to you how to make a complaint and provide you with the proper contact information. When a written complaint is made by **and also** when we will provide you with a final response to your complaint, we will give you the following brochures:

- (i) [Making a Complaint: A Guide for Investors \(Part 1 of 2\)](#) and
- (ii) [How Can I Get My Money Back? A Guide for Investors \(part 2 of 2\)](#).

These brochures explain how to make a complaint to us and to IIROC as well as the various options for pursuing compensation.

Even with service complaints, where rule infractions are not alleged, IIROC rules require us to respond in writing to all written complaints.

For complaints involving possible rule infractions regarding your account:

- We will acknowledge your complaint by writing to you within five business days.
- We must also provide our final decision to you within 90 calendar days. The decision must include:
 - A summary of your complaint
 - The results of our investigation
 - An explanation of the final decision
 - Information about other options for seeking compensation, in case you are not satisfied with our decision
- If we cannot provide a response within the 90-day period, we will inform you of the delay, the reason for the delay and the expected new response time.

FILING A COMPLAINT

In order to file a complaint with Interactive Brokers (IB), please submit a trouble ticket via Account Management.

- Log-In Account Management
- Select Message Center
- Select New Ticket
- Click the Create button

- Select Category Account Services
- Select Complaints

Within the body of the ticket, IB asks that you provide a detailed description of your complaint. If your complaint is regarding a trade, IB asks that you provide the details of the trade(s), which may include, but is not limited to the order submission date and time, security description, execution date and time, execution price, and requested compensation amount with calculation. Please keep in mind that all trade related disputes must be submitted within a timely manner. Specifically, trade cancellation requests must be within IB and/or the exchange's time parameters.

Upon receipt of your complaint, IB will acknowledge and respond to your complaint via Account Management through a new ticket created by IB entitled, "Communication for complaint related to ticket #<TICKET NUMBER>". Thereon, IB asks that all correspondence related to your complaint be written in the communication ticket.

Typically, complaints will be responded to within three to five days; however certain complex issues may take longer to evaluate. In the meantime, IB asks that you manage all orders, trades, and positions in your account in order to ensure that your account is not subject to unnecessary risk or fluctuations during the investigation period.

The entire process should take no longer than ninety (90) calendar days.

While all claims submitted receive fair-minded and impartial consideration towards resolution, the filing of a claim alone does not guarantee partial or full payment of the amount requested.

Claimants are encouraged to review the Client Agreement as it is the language in this agreement which forms the basis by which complaints are evaluated.

Should the Client Agreement vary from the IB website, the Client Agreement will supersede the website.

With respect to trade related complaints, please note the following clauses in the Client Agreement:

- (i) Clients are responsible for all transactions entered using the client's user name / password;
- (ii) Cancellation requests are not guaranteed;
- (iii) IB is not liable for any action or decision of any exchange, market, dealer, clearinghouse or regulator;
- (iv) Clients are bound to the order execution, if consistent with the client's order; and
- (v) Clients are responsible for knowing the terms and conditions of the products traded and the respective markets. Clients are responsible for maintaining sufficient equity within the account at all times to meet margin requirements. Should the client's account have insufficient equity IB has the right,

but not the obligation, to liquidate all or any part of the client's position at any time and in any manner without prior notice to the customer. Please note that IB will not indemnify a client for technological issues or lost opportunity at any time.

To review the IB Client Agreement in its entirety, select Forms & Disclosures from the bottom of the IB homepage followed by the applicable Client Agreement.

IF YOU DISAGREE WITH OUR DECISION

Please note that we do not have an internal ombudsperson but there are external agencies that can assist in the resolution of your concerns.

OBSI

If you are not satisfied with our final decision on your complaint, you may proceed directly to the [Ombudsman for Banking Services and Investments](#) (OBSI) for complaints that fall within OBSI's mandate.

The OBSI is an independent dispute-resolution service that is available if you do not accept IB's decision. You can also contact the OBSI who will only consider a client complaint at the earlier of: (i) the date the complaint substantive response is provided to the clients; or (ii) ninety (90) calendar days after the receipt of the complaint or if you have waited more than 90 calendar days for a resolution. You may contact the OBSI by mail at 401 Bay Street, Suite 1505, PO Box 5, Toronto Ontario M5H 2Y4 by telephone toll-free at 1-888-451-4519, by fax toll free at 1-888-422-2865 or by email at ombudsman@obsi.ca

Please note that the OBSI will not investigate any matters which have gone to arbitration or civil litigation.

IIROC

Alternatively, you can contact the Investment Industry Regulatory Organization of Canada (IIROC) at www.iiroc.ca.

IIROC offers an arbitration program and will investigate whether any securities laws have been violated; however, this organization does not become involved in matters of redress or compensation.

More information can be found in the following brochures from IIROC:

[Making a Complaint: A Guide for Investors \(Part 1 of 2\)](#) and

[How Can I Get My Money Back? A Guide for Investors \(part 2 of 2\)](#)

Copies of these brochures are available on IIROC's website under

<http://www.iiroc.ca/investors/makingacomplaint/Pages/How-IIROC-Regulated-Firms-Must-Deal-With-Complaints.aspx>

FCAC

For Registered Plans Only: If you have a concern regarding a potential violation of a consumer protection law, a public commitment or an industry code of practice, you may contact the ***Financial Consumer Agency of Canada*** (FCAC) in writing at: Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Ave. West, Ottawa, Ontario, K1R 1B9. The FCAC determines whether there is a problem with our compliance; however, this organization does not become involved in matters of redress or compensation.

AMF

For Québec Residents Only: Québec residents may also consider free mediation services offered by the ***Autorité des marchés financiers*** (AMF), Québec's financial sector regulator. If you do not accept our final decision, you can ask that a copy of your complaint file be transferred to the AMF, who may offer a free mediation service. Participation is voluntary and requires the consent of both of us. For more information on AMF mediation services, you may contact the AMF by telephone toll-free at 1-877-525-0337, by email at renseignementsconsommateur@lautorite.qc.ca, or online at www.lautorite.qc.ca.