

## Complaint Examination and Dispute Resolution Document

Ninepoint Partners LP ("Ninepoint") wants its clients to have the best experience possible when they do business with us. If you have a concern or complaint, we encourage you to let us know and give us the opportunity to resolve it.

This Complaint Examination and Dispute Resolution Document (the "Document") has been established to outline the steps we will take when in receipt of a complaint from a client. The Document is publicly posted on our website.

### Definition of a Complaint

For the purpose of this Document, a "Complaint" is the expression of dissatisfaction:

- relating to a trading or advising activity by Ninepoint or a representative of Ninepoint, or
- involving real or potential harm that you have sustained or may sustain, that remains unaddressed after you have requested remedial action from Ninepoint, or you are unsatisfied with our decision on the matter.

For residents of Québec, a complaint may also include:

- any reproach or expression of dissatisfaction regarding a service or product offered by Ninepoint, communicated by an individual who is a client of Ninepoint, and
- your expectation that action will be taken to address the Complaint.

The following communications are not considered Complaints:

- A request for information or materials in respect of a product offered or service
- A request for a correction of a clerical error or mistake in calculation,
- A request for access to or amendment of personal information
- Comments of feedback about Ninepoint

### How to File a Complaint

Step 1: Start at the source. When a concern arises, it is generally easier to check the facts and circumstances and come to a resolution at the point where the problem originated. We suggest you collect all the relevant information before making initial contact:

- Collect any supporting documentation concerning your complaint
- Obtain the names of any Ninepoint employees involved
- Identify the actions that you would like us to take to address your concern

Step 2: Contact Ninepoint. We encourage you to first address your concern with your immediate Ninepoint point of contact, such as a Sales Representative. If you do not have a Ninepoint point of contact, you may reach us by using the methods below.

Mail: Attention: Chief Compliance Officer, Ninepoint Partners LP

Royal Bank Plaza, South Tower  
200 Bay Street Suite 2700, PO Box 27  
Toronto, Ontario M5J 2J1

Telephone: 888 299 9906/ 416 943 6707

E-mail: [compliance@ninepoint.com](mailto:compliance@ninepoint.com)

You may want to consider using a method other than e-mail for sensitive information. When contacting us, please include a telephone number and/or e-mail address where you can be reached.

For each Complaint received, we will create a file (the "Complaint File") where we will keep all information and/or documentation received and required for the processing of your Complaint. We will make sure that the Complaint File remains current by adding relevant documents and information to it as the Complaint is being processed.

Upon receipt of a Complaint, a written acknowledgement will be sent to you within 10 calendar days of receiving your Complaint. The acknowledgment will include a summary of our complaint handling procedures and information about your rights to escalate the matter to the Ombudsman for Banking Services and Investments (OBSI). For residents of Québec, the written acknowledgement includes information about your rights to escalate the matter to the Autorité des marchés financiers (AMF) and your right to request that your complaint record be examined by the AMF.

Complaints will be investigated, and we will make sure we understand your Complaint and what you expect from us. If necessary, we

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may contact you to request additional information. Make sure to keep copies of all relevant documents, such as letters, emails and notes of conversations with us.

**Step 3: Final written response.** We will provide you with a final written response within 60 days from the date we received your Complaint. In our response, we will explain our review of your Complaint and what led to our response and, if possible, our proposed solution to your Complaint.

If we determine that a Complaint relates to an exceptional circumstance and/or there are circumstances beyond our control that will delay the processing of the Complaint, an extension of the timeframe by which Ninepoint is required to respond may be required. Extensions, however, may not exceed 30 days. We notify you in writing, indicating circumstances warranting the extension.

Our decision will include the following details:

- a summary of the complaint
- the results of our investigation
- our decision on how the complaint can be resolved, and an explanation of our decision; and
- information about your rights to escalate the matter to OBSI or the AMF.

If an offer is made to resolve the complaint, you will be given sufficient time to assess the offer. If you accept the offer, we will settle it within 30 days of your acceptance.

**Step 4: Escalating the complaint.** If your complaint is not resolved to your satisfaction, or, you have not received a written decision within 60 days, or, 90 days in exceptional circumstances, you may be eligible for the free, independent dispute resolution service offered by OBSI.

If you are a Québec resident, you may request that your complaint record be transferred to the AMF for examination.

OBSI's and AMF's services are available to clients of our Firm. This does not restrict your ability to take a complaint to a dispute resolution service of your choosing at your own expense, or to bring an action in a court of law. Keep in mind there are time limits for taking legal action.

Note that you always have the right to go to a lawyer or seek other ways of resolving your dispute at any time. A lawyer can advise you of your options. There are time limits for taking legal action. Delays could limit your options and legal rights later.

**Step 5: Filing a complaint with OBSI or AMF.**

You have the right to use OBSI's service if:

- your complaint relates to a trading or advising activity of our firm or by one of our representatives.
- you brought your complaint to us within 6 years from the time that you first knew, or ought to have known, about the event that caused the complaint; and
- you file your complaint with OBSI within the following timeframes:
  - If we do not provide you with our decision within 90 days, you can take your complaint to OBSI any time after the 90-day period has ended.
  - If you are not satisfied with our decision, you have up to 180 days after we provide you with our decision to take your complaint to OBSI.

You have a right to the AMF's mediation service if:

- you are a resident of Québec
- you have submitted your complaint to us in writing or by using the AMF's complaint form [https://lautorite.qc.ca/fileadmin/lautorite/formulaires/grand-public/GP-plainte\\_formulaire-plainte-an.pdf](https://lautorite.qc.ca/fileadmin/lautorite/formulaires/grand-public/GP-plainte_formulaire-plainte-an.pdf) and
- you have sent us a written request to transfer your file to the AMF and completed the AMF's form to request transfer of file [https://lautorite.qc.ca/fileadmin/lautorite/formulaires/grand-public/GP-plainte\\_formulaire-transfert-dossier-an.pdf](https://lautorite.qc.ca/fileadmin/lautorite/formulaires/grand-public/GP-plainte_formulaire-transfert-dossier-an.pdf)

You can contact us to request to have your Complaint File examined by the AMF at any time if you are not satisfied with the response we provided or how your complaint was processed. We are required to send your Complaint File to the AMF no later than 15 days following receipt of your request. Following the transfer, the AMF will examine the Complaint File and, if deemed appropriate, may offer dispute resolution services.

Information OBSI and AMF need to help you OBSI and AMF can help you best if you promptly provide all relevant information, including:

- your name and contact information
- our Firm's name and contact information
- the names and contact information of any of our representatives who have been involved in your complaint; and
- details of your complaint and all relevant documents, including any correspondence and notes of discussions with us. OBSI will investigate your complaint and provide its recommendations.

OBSI works confidentially and in an informal manner. Once it receives a complaint, it will assess the file, gather information and



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review the facts of the case. Once OBSI has completed its investigation, it will provide its recommendations to you and us, along with reasons for its recommendations. OBSI is neither a court nor a regulator and its recommendations are not binding on you or us.

### **Simplified Process for the Handling of Certain Complaints**

We may follow a simplified process for the handling of certain Complaints that we can resolve to client's satisfaction within 20 days. We consider a Complaint to be resolved to your satisfaction when you accept our proposed solution to your Complaint or when the explanation we provided to you are sufficient to resolve your Complaint. Under the simplified process, Complaints may be managed verbally (e.g., by way of a phone call). If we cannot resolve your Complaint under this process, we will notify you in writing and will continue to process your Complaint in accordance with our Complaint examination process. The time we take to try and resolve your Complaint under the simplified process does not have any effect on our obligation to provide you with our final written response within the required period from the original date of receipt of your Complaint.

The procedures outlined in this Document are effective July 1, 2025