



Red Cloud Securities Inc
Resolving Client Complaints or Other Concerns

Red Cloud is committed to providing you with the level of service you have come to expect of us, including the prompt and fair resolution of any concern or complaint you may have about the handling of your account. If you are unable to satisfactorily resolve with your investment advisor any complaint or other concern you may have about the handling of your account, we would ask you to direct them to our Chief Compliance Officer. We encourage you to take the additional time to put any complaint or other concern you have in writing as it is our experience that client complaints and concerns are typically resolved faster, if not more satisfactorily when they are.

Our Chief Compliance Officer, who is also our Designated Complaints Officer, will promptly undertake an initial review of your complaint and will either attempt to resolve it directly with you. If the complaint involves any allegations of misconduct, the Chief Compliance Officer will, within five (5) business days of its receipt, formally acknowledge your complaint in writing, and will provide you a copy of

- 1) The Investment Industry Regulatory Organization of Canada's ("IIROC") brochure: "An Investor's Guide to Making a Complaint" and
- 2) The investor brochure supplied by the Ombudsman for Banking Services and Investments ("OBSI") that outlines their non-binding complaint resolution services.

Both of which we encourage you to read carefully.

It is our policy to complete our investigation and response to your complaint as soon as practicable but it in any event within 90 days of its receipt. If our investigation takes longer than 90 days to complete, we will keep you informed of its progress. You are entitled throughout the process to contact the person in charge of your investigation. You may be asked to provide additional information. After we complete our investigation, we will provide you with a written response which will contain:

- (i) a summary of your complaint,
- (ii) the results of our investigation,
- (iii) our recommendation for resolution,
- (iv) the reasons for our proposed resolution, and
- (v) the options available to you in the event you are dissatisfied with our proposed resolution, namely how to pursue a complaint with the IIROC and engage the investor services of the OBSI.

If you have any questions about our complaint handling process, or need to submit a complaint, please direct your written enquiries to our Chief Compliance Officer at 120 Adelaide St. We, Suite 1400, Toronto, Ontario, M5H 1P9