



CITISTAR FINANCIAL SERVICES LTD.

1500-1200 West 73rd Avenue, Vancouver, BC, V6P 6G5

Phone: 604-261-2123 Fax: 604-261-2193

Citistar Financial Complaint Handling

What is a Complaint?

A complaint is a written or verbal grievance by a third party (client or other person) against insurance company, one of its brokers or any of Citistar Financial employees or Branch staff. A complaint will generally be one of the following:

- A specific grievance against the insurance company or a broker,
- The prospect or client has experienced real or potential harm because of the actions, lack of actions or incomplete information provided by a broker or an employee of insurance company (e.g. misconduct, lack of full disclosure, etc.), or
- When a request is made by the complainant for remedial action.

Brokers and Citistar employee must document and effectively and fairly respond to every complaint, not just those relating to possible violations of securities regulations. Brokers and staff are required to immediately report all complaints they receive to the Compliance Officer in writing within 48 hours.

Dispute Resolution Services

If complaints or disputes relating to suitability of investment advice or transaction disputes are not resolved to the client's satisfaction, Brokers and staff must act as soon as practicable and do the following:

- If the prospect or client is dissatisfied with the resolution, inform compliance officer in Citistar to resolve the dispute, and
- Inform the prospect or client how to dispute

Requirements for Complaint Handling

Citistar Financial responds in writing to any prospect or client who complains about the insurance company or one of its brokers. Corporate Compliance must first acknowledge receipt of the complaint in writing within five business days. Citistar strives to resolve all complaints within three months (90 days) or less and will provide a letter of the resolution to the complainant.

Brokers are prohibited from contacting the client who made the complaint unless asked by the Compliance Officer or designated staff. The Compliance Officer or designated staff is required to:



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- Interview the prospect or client who complained to get further facts,
- Interview the Broker,
- Citistar must keep records of all complaints including the following information for each complaint:
 - Date of the complaint,
 - Complainant's name
 - Name of the person who is the subject of the complaint,
 - Nature of the complaint, and
 - Date and conclusions of the decision made about the complaint.

Participation in the Resolution Process

Brokers are required to participate in the complaint resolution process if Citistar asks them to do so. This may include:

- an interview with the Compliance Officer or designated staff about the complaint,
- Providing written documentation to Citistar to support the Broker's understanding of the facts, and
- Providing Citistar a copy of the client's file, communication log and other relevant documentation.

Reporting Complaints

All written and verbal complaints, and any possible legal actions that may occur, must be reported to the Compliance Officer immediately. The Compliance Officer will inform Insurance company of all complaints received. Brokers may be required to provide written statements to the Compliance Officer and/or participate in interviews. General cooperation in the investigation is required. Under no circumstances may Brokers make private settlements or agreements with prospects or clients.



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COMPLAINTS LOG

Recipient of Complaint: _____

Date received: _____

Name of Complainant: _____ Policy Number: _____

Address: _____

Telephone: _____ Fax: _____

Email: _____

Advisor Name: _____

Nature of complaint:

Date acknowledgement was sent out: _____

If the complaint pertained to Advisor conduct and appears to be serious, has the E&O carrier been notified? _____

Date settled: _____

Explanation of settlement and final position (include whether regulator was involved):



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Was the carrier notified of the complaint pertained to Advisor conduct? Date and contact:

