

# How to Make a Complaint against your Firm or Advisor



## Complaint

If you're seeking financial compensation or complaint resolution

## Your Investment Firm

If you do not receive a response within 90 days or you are not satisfied with the firm's response. (90 days)

OBSI is not mandatory but a free independent service to help resolve complaints

## The Ombudsman for Banking Services and Investments (OBSI)

OBSI can recommend compensation up to \$350,000 (180 days)

Complain to OBSI within 180 days from the time you receive a response from your firm

## Other Options

### Going to Court

Decision is binding.

### Arbitration

Decision is binding.  
Can award up to \$500,000

Available if your firm is an investment dealer.

### Autorité des marchés financiers (AMF)

If you live in Quebec

### Provincial and Territorial Securities Regulators

Some provincial securities regulators can seek an order that, person or company pay compensation to harmed investors

Complain to CIRO directly if you feel your firm or advisor has broken our rules.

CIRO may investigate and take disciplinary action, if warranted.