



File a Complaint

Investments may not always turn out the way we want them to

Their values can fluctuate and cause you to lose money. This isn't necessarily anyone's fault. This is simply a reality of the investment markets, and it's the responsibility of you and your adviser to ensure that the investments you choose are suitable for your risk tolerance and personal circumstances.

Rights and Responsibilities

Your rights and responsibilities may depend on several federal and territorial laws and may be laid out in your agreements or contracts with the firm

Before contacting the institution in question, it may be useful to review your contract/agreement to ensure that you understand the terms and conditions e.g. account agreement, loan contract, lease agreement, card holder agreement, etc.

How to Avoid Problems

Always ask questions about anything you don't understand

Getting into a dispute with an investment firm is not fun for anyone. But there are things you can do to lessen the chances of finding yourself in that situation. Taking steps to avoid problems can also help you be prepared if a problem does arise.

❖ Read the fine print

Read every document your investment firm provides you, including account agreements, mutual fund and other prospectuses, account statements and trade confirmations. This will help prevent misunderstandings over fees and service standards. Be especially careful about signing agreements that say you have received a prospectus or other disclosure document when you haven't been given one.

❖ Keep records

File all documents about your account in a safe place after reading them. Ask your adviser for an updated copy of your investment profile at least once a year. Take notes of each conversation you have with your adviser or dealer and file these away, as well.



- ❖ **Ask questions**
Be inquisitive and show interest in your investments. Ask your adviser to explain why he or she thinks a particular investment is suitable for you. Ask how various fees, commissions and other charges may have an impact on your investments.

- ❖ **Think things over**
Do not make a quick decision because someone tells you a delay could mean you will miss out on a rare opportunity. A good quality long-term investment should be as attractive tomorrow as it is today. Never sign an agreement or other document until you have taken it home to read.

- ❖ **Keep your adviser informed**
Make sure your adviser knows about changes in your life or your feelings toward risk. These can significantly change the advice your adviser provides you. Keep your adviser informed if your income, your health or your family situation changes.

IMPORTANT



- **Never sign a blank document**
- **Never invest in anything you don't understand**
- **Any document you sign may be used as evidence should problems develop in the future**

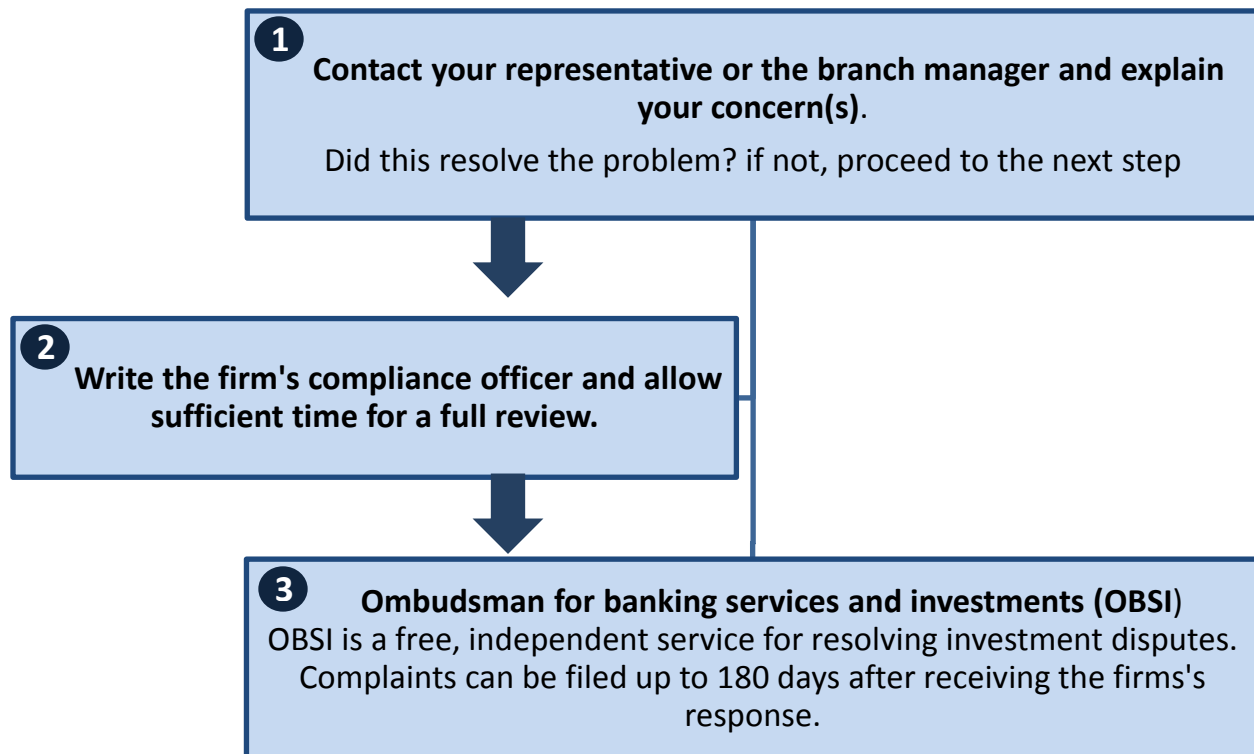
What Can I do if I have a Problem?

If you believe that your financial adviser or company is responsible for any error, mishandling and inappropriate advice or information which caused you to lose your money; this guide can provide information to assist you [Seeking compensation - A guide for consumers](#)

Once you begin the complaint process, it is **very important that you document all of the steps you take towards resolution, including telephone conversations, e-mails and faxes.** Keep a log of the times and dates of phone calls, who you spoke with and what was discussed. Communicate in writing as much as possible and keep copies of all correspondence. **First, raise your concern with the person you deal with at the firm.**



Most problems are solved quickly by contacting the person who sold you the product or provided you with a service. They are familiar with your account and will be able to clear up any misunderstanding.



If your concern is with your investment account, financial adviser or investment company, you should first try to resolve your dispute with your financial adviser, the branch manager, or the compliance officer. If not, you will have to file your concern(s) with **Investment Industry Regulatory Organization of Canada (IIROC)** or **Mutual Fund Dealers Association (MFDA)**.

If your concern is with respect to the poor execution of a trade order, potential violations of the Universal Market Integrity Rules (UMIR), potential trading violations by a regulated person, or concerns regarding timely disclosure of material information by a publicly listed company, forward your complaints to **Investment Industry Regulatory Organization of Canada (IIROC)**.



Contacting the Regulators

Our role is to administer and enforce the Northwest Territories' securities rules

If you are unable to resolve your problem with the firm, you can call the Office of the Superintendent of Securities. The staff will assist you wherever possible or suggest a suitable course of action for you. Where there is evidence that someone may have violated the *Securities Act*, we will investigate.

If you feel that someone has acted improperly and you are unable to resolve the issue with the firm, you should prepare a formal complaint to us in writing.

Office of the Superintendent of Securities

1st Floor, Stuart M. Hodgson Building
PO Box 1320
Yellowknife, NWT X1A 2L9
Phone: (867) 767-9305
Fax: (867) 873-0243

As self-regulatory organizations (SROs), the IIROC [Investment Industry Regulatory Organization of Canada](#), and MFDA [Mutual Fund Dealers Association of Canada](#) regulate the standards of practice and business conduct of their members, in accordance with their by-laws, rules, regulations and policies. However, provincial and territorial securities commissions and regulators oversee the work they do.

[Ombudsman for Banking Services and Investments](#) is an industry-funded service that will receive and review investor complaints.