

JPMAMC Quebec Complaints Handling – Summary

This summary document details how JPMAMC receives, assigns, reviews and resolves client complaints (defined below).

What is a complaint?

A complaint (i) documents a prospective or existing client's ("client", "you" or "your") reproach, objection, grievance or dissatisfaction in respect of the services or products (including management fees or other fees associated with such products or services) that JPMorgan Asset Management (Canada) Inc. ("JPMAMC", "we", "our" or "us") offers and (ii) includes the expectation that JPMAMC reviews, analyzes and takes the appropriate action(s) to address and appropriately remediate such grievance, reproach, objection or dissatisfaction.

How to file a complaint

If you have a complaint regarding JPMAMC's services or products, please contact your JPMAMC client relationship representative.

Complaints may be filed verbally or in writing. You may also complete the complaint form on the Autorité des marchés financiers ("AMF") website. Kindly note you have the right to seek assistance with filing of a complaint. See link below.

<https://lautorite.qc.ca/en/general-public/assistance-and-complaints/making-a-complaint>

Please tell us:

- What went wrong
- When it happened
- What you expect (e.g., money back, an apology, account correction, etc.)

1. We will acknowledge your complaint

We will acknowledge your complaint in writing, within 14 days of receiving your complaint.

2. We will assess the complaint

We make sure that we understand each and every element of your complaint and your expectations regarding remediation of the complaint. Based on the substance of the complaint, your JPMAMC client relationship representative will engage the appropriate stakeholder(s) to review and assess the complaint. If necessary, we may ask you to provide clarifying or additional information.

3. We will provide our decision

We provide you with a final response in writing within 60 days of receipt of the complaint, which will include:

- A summary of the complaint
- The results of our investigation
- Our decision to make an offer to resolve the complaint or deny it, and an explanation of how we reached our resolution or conclusion.

You may contact us if you have any questions or comments regarding our response.

4. If our decision is delayed

If we cannot provide you with our decision within 60 days, we will inform you of the delay in writing, explaining why our decision is delayed, and provide you with a new date for our decision. However, the additional time required to respond to your complaint will not exceed 30 days.

5. Assessment of the offer and resolution of the complaint

If JPMAMC presents an offer to resolve your complaint, JPMAMC shall provide you adequate time to assess the offer and respond to it. During such time you may seek external advice in order to make an informed decision regarding acceptance or denial of the offer, or make a counter offer.

Once we reach an agreement with you to resolve your complaint, the offer will take effect within 30 days, unless we mutually agree to a different time period for resolution.

6. Examination of the complaint record by the AMF

For each complaint, JPMAMC creates a record and retains all and any information and documentation utilized in processing and evaluating your complaint.

If you are dissatisfied with JPMAMC's complaint resolution process, you may request that our complaint record be examined by the AMF at any time. We will send your complaint record to the AMF no later than 15 days following the receipt of your request.

7. Expedited process for certain complaints

If possible JPMAMC will employ an expedited process for certain complaints; mostly in instances where JPMAMC can resolve a complaint to the 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 explanations we provide to you are sufficient to resolve your complaint.

Under the expedited process, complaints may be referred to a member of our client relationship team and handled verbally (*i.e.*, via telephone).

If we cannot propose a satisfactory solution or provide explanations sufficient to resolve your complaint under the processes set forth in this document, we will notify you in writing. From this point, your complaint will continue to be processed in accordance with the steps in the complaint process described earlier.

The time that we take in trying to resolve your complaint under the aforementioned expedited process does not affect our obligation to provide a written final response within the required time period (60 days).