Since April 1, 2009, OBSI and the *Autorité des marchés financiers* (AMF) have improved their information exchanges so as to maximize their expertise in dispute-resolution matters. Such cooperation will enhance the complaint-resolution process.

The AMF is the body mandated by the Government of Québec to oversee Québec's financial sector and provide assistance to consumers of financial products and services.

If you live in Québec and have a dispute with a firm operating in the area of insurance, securities, deposit institutions (other than banks), or the distribution of financial products and services, you may draw on the services of AMF Examination of Complaints.

The AMF serves as a one-stop window for assisting consumers with complaints and related information. It therefore helps ensure complaint examination and provides access to dispute-resolution services.

You must file a formal compliant with the firm's complaints officer, who is required to respond to you in writing. If you are not satisfied with the handling of your complaint or its outcome, you may request the transfer of your file to the AMF.

The AMF will examine your complaint and may, in certain cases, offer the parties a reconciliation or mediation service if all parties so wish. This service is free of charge.

More information is available from the AMF Information Centre at:

Montréal: 514-395-0337 Québec City: 418-525-0337

Toll-free: 1-877-525-0337

Autorité des marchés financiers Service du traitement des

plaintes

800, square Victoria, 22^e étage C.P. 246, tour de la Bourse Montréal (QC) H4Z 1G3

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