

Summary of our Complaint Handling Policy

At Black Creek Investment Management (“Black Creek”), we want our clients to have a positive experience when they do business with us. If a client has a complaint about our products or services, we are committed to providing a timely resolution and ensuring fair treatment of your complaint in accordance with our *Complaint Handling Policy*.

What is a complaint?

A complaint typically involves any expression of a client (or their representative) of reproach, dissatisfaction or grievance in respect of a product or service offered by Black Creek, including trading or advising activity, by Black Creek or one of our representatives, and that requires action to be taken to address the complaint.

How to file a complaint

You can file a complaint by whatever means is convenient for you. You can contact us at:

Black Creek Investment Management Inc.
123 Front Street West, Suite 1200
P.O. Box 26
Toronto, ON M5J 2M2
Attention: Compliance Department
E-mail: bcimcompliance@bcim.ca

Tell us what went wrong, when it happened, and what you expect from us, such as money back, an apology, or an account correction, for example.

If you are a resident of Québec, you may also complete the [complaint form](#) from the Autorité des marchés financiers (AMF).

Steps in the complaint process

STEP 1. We acknowledge receipt of your complaint

We send you an acknowledgement of receipt in writing within 5 business days of receipt of your complaint.

STEP 2. We analyze the complaint

We make sure we understand your complaint and what you expect from us. If necessary, we contact you to request additional information.

STEP 3. We provide a written final response

We provide you with a final response in writing within 60 days¹. In our response, we explain how we analyzed your complaint and what led to our response and, if possible, the proposed solution to your complaint. Contact us if you have any questions or comments regarding our response.

STEP 4. Assessment of the offer and resolution of the complaint

Take time to review our response or assess our offer to resolve your complaint. If we present an offer, we give you time to assess and respond to it. The amount of time we give

¹ In exceptional circumstances, including those beyond Black Creek’s control, a final response may be provided within 90 days.

you should provide you with sufficient opportunity to seek the advice you need to make an informed decision. You can decide to accept or refuse the offer, or you can present a counteroffer. Once we reach an agreement with you to resolve your complaint, we have to give effect to the offer within 30 days unless we agree upon a different time period with you when it is in your interest to do so.

STEP 5. Examination of the complaint record by independent resolution dispute service

For each complaint, we create a record in which we keep all the information or documents required for the processing of your complaint.

You can contact us to request to have your complaint record examined independently, if you are not satisfied with the response we provided or how your complaint was processed. Outside Québec, complaints may be examined by the Ombudsman for Banking Services and Investments ("OBSI"). If you are a Québec resident, request can be made to the AMF. These services are made available at no cost to you.

Resources available to you

Ombudsman for banking services and investments ("OSBI")

OBSI offers an independent service for resolving investment and banking disputes with participating firms and may recommend, on a non-binding basis, compensation up to \$350,000.

You may submit your complaint to OSBI if you have not received our final response within 90 days of filing your initial complaint or if you are not satisfied with our final response. In this case, you have a period of 180 days following the receipt of our final response.

You must file your complaint directly with OBSI who will then contact us for the transfer of your file by completing the online complaint form on OBSI's website (www.obsi.ca) or by writing to:

2400-20, Queen West Street, P.O. Box. 8
Toronto (Ontario) M5H 3R3
Telephone: 1-888-451-4519 (toll-free)
E-mail: ombudsman@obsi.ca

Autorité des marchés financiers ("AMF")

The AMF will examine your file. If deemed appropriate, the AMF could offer conciliation or mediation services to resolve the conflict. This process is on a voluntary basis.

Upon written request, we are required to forward a copy of your complaint file to the AMF within 15 days. You can also send your file directly to:

Place de la Cité, Cominar Tower
400-2640, Laurier Boulevard
Québec City (Québec) G1V 5C1
Telephone: 1-877-525-0337 (toll-free)
E-mail: Plaintes@lautorite.qc.ca
www.lautorite.qc.ca

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