



LEGACY
PRIVATE TRUST
("the Company")

PROCEDURES FOR DEALING WITH CUSTOMER COMPLAINTS

Legacy Private Trust's concept is that of a dedicated team approach, with strict service standards. Client Satisfaction is our top priority. Each client is assigned a Trust Officer or Trust Associate. This Officer or Associate is surrounded by a team of other dedicated employees, with one objective, providing service to you and your beneficiaries in a professional and friendly way.

In the event that you, our valued client, feel dissatisfied or have concerns and comments, please follow the Company's complaint procedure steps below.

1. Make an appointment or simply call your Trust Officer or Trust Associate and indicate your concerns. At Legacy Private Trust no problem or concern will go unnoticed once you have voiced your concern. Most concerns will be resolved at this stage.
2. If the complaint is unresolved for two weeks, our Trust Officer or Trust Associate will refer the matter to our President.
3. It is our mission to keep the communication lines open. If the problem is not resolved to your satisfaction, you may contact the Company's President. Our President will take the time to speak and/or meet with you in order to try to resolve your concern. If you prefer, you may contact the President in writing.

Legacy Private Trust
35 Madison Avenue, Toronto ON
M5R2S2

Phone: 416 868-0001
Fax: 416 868-6541

4. If your problem or concern remains unresolved after you have followed Steps 1 and 3, you may request that your concern be brought to the attention of the Company's Internal Ombudsman who will address the issue with the Company's Customer Disclosure and Complaints Committee, a Committee of the Board of Directors. To initiate the process please contact our Chief Compliance Officer. The Chief Compliance Officer will request a meeting of the Internal Ombudsman and the Committee, at their earliest convenience, in order for the matter to be reviewed. If you prefer, you can contact the Chief Compliance Officer in writing.

Ms. Carolyn E. Love
Chief Compliance Officer
35 Madison Avenue, Toronto, ON
M5R 2S2

E-mail: celove@loveandwhalen.com
Phone: 416 860-7714
Fax: 416 868-6541

5. If a complaint remains unresolved following Step 4, you may contact an independent Ombudsman which has been appointed to serve the interests of customers of Canadian banks and investment firms. You may contact the Ombudsman for Banking Services and Investments at:

Ombudsman for Banking Services and Investments (OBSI)
20 Queen Street West, Suite 2400
P.O. Box 8
Toronto, ON M5H 3R3

Website: www.obsi.ca

Toll-free telephone: 1-888-451-4519

Toll-free fax: 1-888-422-2865

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body:

Ombudsman for Banking Services and Investments (OBSI)
20 Queen Street West, Suite 2400
P.O. Box 8
Toronto, ON M5H 3R3

Website: <http://www.obsi.ca>

Toll-free telephone: 1-888-451-4519

Toll-free fax: 1-888-422-2865

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: <http://www.canada.ca/fcac>

Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>

Phone:

For service in English: 1-866-461-FCAC (3222)

For service in French: 1-866-461-ACFC (2232)

For calls from outside Canada: 613-960-4666

Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC.

Visit <https://srvcanadavrs.ca/en/> to learn more.

Mailing address:

Financial Consumer Agency of Canada

427 Laurier Avenue West, 5th Floor

Ottawa ON K1R 7Y2