

FILING A COMPLAINT

At HiPoint Financial, we take complaints seriously. Our goal is to acknowledge and address your concerns in a timely, fair, and confidential manner.

STEP 1: SPEAK WITH US DIRECTLY

- Contact the individual or department that provided you with the service.
- Provide your:
 - Name and contact details (phone and email)
 - Policy or account number
 - Description of the issue and desired resolution
 - Supporting documents (if applicable)
- You will receive written acknowledgement within three (3) business days.
- The individual/department will attempt to resolve your concern within ten (10) business days of receipt.

STEP 2: ESCALATE TO THE COMPLIANCE OFFICER

If your concern is not resolved, or you are unsatisfied with the response, you may escalate to:

Compliance Officer
HiPoint Financial
5 Montpelier St., Suite 202
Brampton, ON L6Y 6H4
Email: info@hipointfinancial.com

- You will receive written acknowledgement within three (3) business days.
- A final written response will be provided within sixty (60) days of initial receipt of your complaint.
- In exceptional cases (e.g., delays in obtaining third-party information or complex investigations), we may extend the timeline by up to thirty (30) additional days. You will be notified of the reason for the delay and provided with an updated response timeline.

STEP 3: EXTERNAL RECOURSE

If you remain dissatisfied with our final decision or the complaint handling process, you may contact:

OmbudService for Life & Health Insurance (OLHI)
20 Adelaide Street East, Suite 802, PO Box 29
Toronto, ON M5C 2T6
Toll-Free (Canada): 1-888-295-8112
Toll-Free (Quebec): 1-866-582-2088
Website: www.olhi.ca

Financial Consumer Agency of Canada (FCAC)
427 Laurier Avenue West, 6th Floor
Ottawa, ON K1R 1B9
English: 1-866-461-3222
French: 1-866-461-2232
Website: www.fcac-acfc.gc.ca