

## **15.0 Appeal Process**

15.1 If declined the applicant may appeal the decision.

15.2 The applicant can reapply and may include additional relevant information to appeal the decision.

15.3 If the Investment Committee and/or Board of Directors rejects the second application the applicant does not have further recourse to appeal.

15.4 The client will be notified in writing in regards to the Investment Committee and/or Board of Directors final decision within two business days.

15.5 If the client is not satisfied with the Investment Committee and/or Board of Directors final decision they can refer to the Client Complaint Process which is located on the corporation's website.