

## Appeal Process

If declined the applicant may appeal the decision.

The applicant can reapply if they have additional relevant information to appeal the decision. The application will be taken to the next regularly scheduled Investment Committee and / or Board of Directors meeting.

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

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

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.