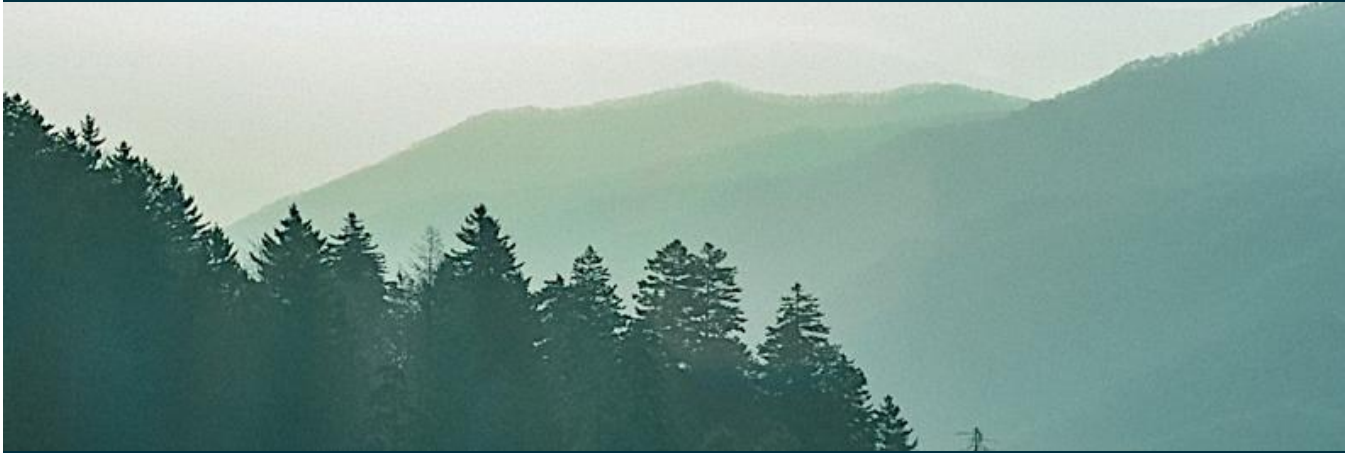




NORTH GROWTH
MANAGEMENT



COMPLAINT HANDLING POLICY

JUNE 30, 2025

What to do if you have a complaint

FILING A COMPLAINT WITH US

If you have a complaint about our services or products, please contact our Chief Compliance Officer:

North Growth Management Ltd.
Suite 830, One Bentall Centre
505 Burrard Street, Box 56
Vancouver, BC V7X 1M4

604-688-5440
chrislee@northgrowth.com

You may want to consider using a method other than e-mail for sensitive information.

TELL US

- What went wrong
- When it happened
- What you expect, for example, money back, an apology, account correction, etc.

WE WILL ACKNOWLEDGE YOUR COMPLAINT

We will acknowledge your complaint in writing promptly, typically within five business days of receiving your complaint. We may ask you to provide clarification or more information to help us resolve your complaint.

WE WILL PROVIDE OUR DECISION

We normally provide our decision in writing within 60 days of receiving a complaint. It will include

- A summary of the complaint
- The results of our investigation
- Our decision to make an offer to resolve the complaint or deny it and an explanation of our decision
- Reasonable time for you to assess any offer to resolve the complaint, which we will settle within 30 days of acceptance

IF OUR DECISION IS DELAYED

If we cannot provide you with our decision within 60 days, we will:

- Inform you in a timely manner of the delay

- Explain why our decision is delayed, and
- Give you a new date for our decision

INDEPENDENT DISPUTE RESOLUTION SERVICE

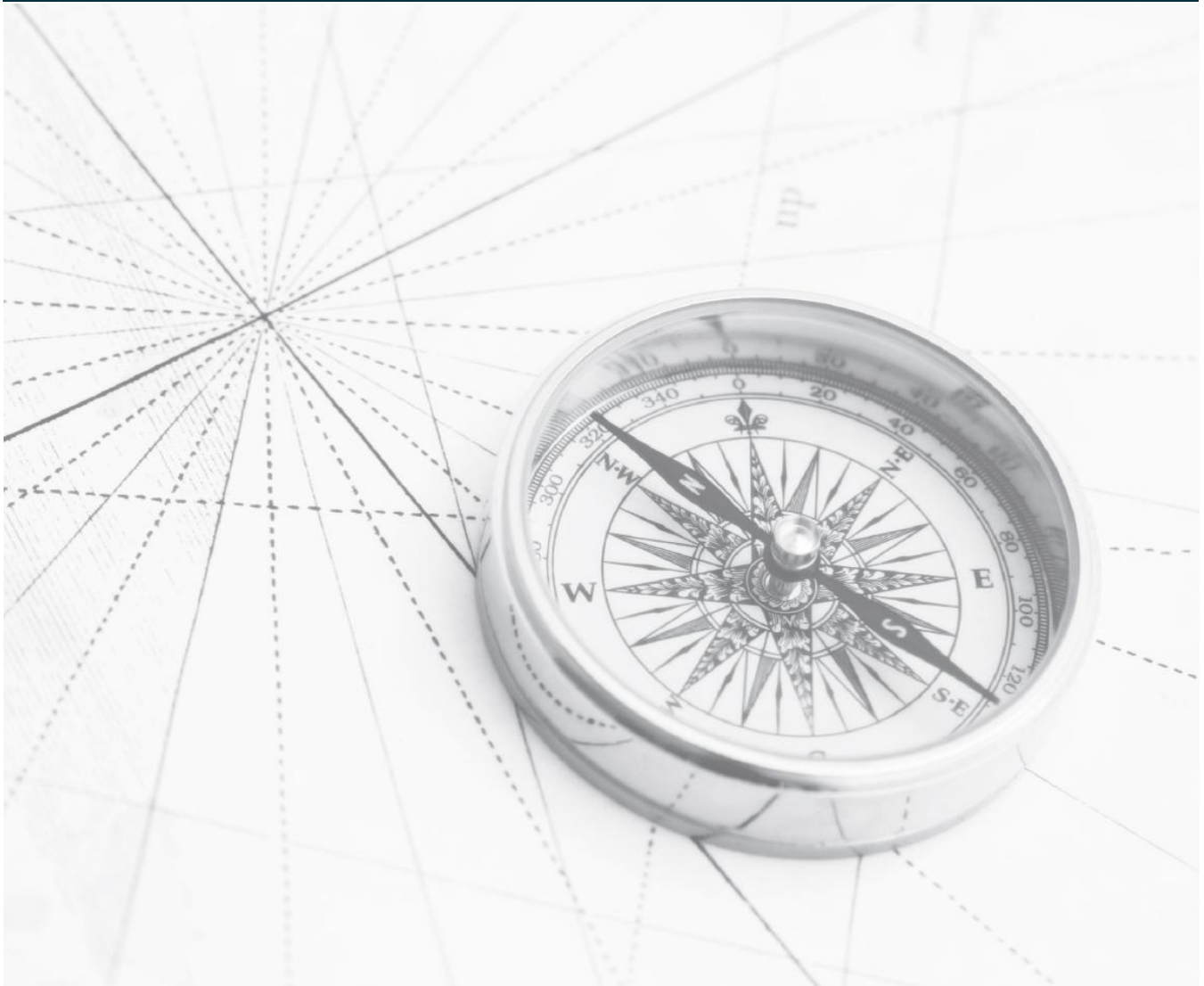
If we do not provide you with our decision within 60 days of our receipt of your complaint, or if you are not satisfied with our decision, the independent dispute resolution service offered by the Ombudsman for Banking Services and Investments (OBSI) may be available to you at our expense for claims no greater than \$350,000 by notifying the OBSI within 180 days of your receipt of our written decision that you wish to have your complaint considered by it. Visit www.obsi.ca or call 1-888-451-4519.

IF YOU ARE A QUEBEC RESIDENT

You may also consider the free mediation service offered by the Autorité des marchés financiers (AMF). We will transfer complaint records to the AMF to have them examined by the AMF within 15 days of the receipt of a request from you. Visit <http://lautorite.qc.ca/en/general-public/> or call 1-877-525-0337.



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