

**ANNEX A**  
**WHAT TO DO WHEN YOU HAVE A COMPLAINT**

<p><b><u>Filing a complaint with us</u></b></p> <p>If you have a complaint about our services or a product, contact us:</p> <p>Newton Crypto Ltd. Chantelle Wilson <a href="mailto:complaints@newton.co">complaints@newton.co</a> You may want to consider using a method other than email for sensitive information.</p> <p><b>Tell us:</b></p> <ul style="list-style-type: none"> <li>• what went wrong</li> <li>• when it happened</li> <li>• what you expect; for example, money back, an apology, account correction</li> </ul> <p><b>Help us resolve your complaint sooner</b></p> <ul style="list-style-type: none"> <li>• make your complaint as soon as possible</li> <li>• reply promptly if we ask you for more information.</li> <li>• keep copies of all relevant documents, such as letters, emails and notes of conversations with us</li> </ul> <p><b>We will acknowledge your complaint</b></p> <p>We will acknowledge your complaint in writing, as soon as possible, typically within 5 business days of receiving your complaint. We may ask you to provide clarification or more information to help us resolve your complaint.</p> <p><b>We will provide our decision</b></p> <p>We normally provide our decision in writing, within 90 days of receiving a complaint. It will include:</p> <ul style="list-style-type: none"> <li>• a summary of the complaint</li> <li>• the results of our investigation</li> <li>• our decision to make an offer to resolve the complaint or deny it, and</li> <li>• an explanation of our decision</li> </ul> <p><b>If our decision is delayed</b></p> <p>If we cannot provide you with our decision within 90 days, we will:</p> <ul style="list-style-type: none"> <li>• inform you of the delay</li> <li>• explain why our decision is delayed, and</li> <li>• provide you with a new date for our decision.</li> </ul> <p>You may be eligible for the independent dispute resolution service offered by the Ombudsman for Banking Services and Investments (<b>OBSI</b>).</p>	<p><b>If you are not satisfied with our decision</b></p> <p>You may be eligible for OBSI's dispute resolution service.</p> <p><b>If you are a Québec resident</b></p> <p>You may consider the free mediation service offered by the Autorité des marchés financiers.</p> <p><b>A word about legal advice</b></p> <p>You always have the right to go to a lawyer or seek other ways of resolving your dispute at any time. A lawyer can advise you of your options. There are time limits for taking legal action. Delays could limit your options and legal rights later on.</p> <p><b><u>Taking your complaint to OBSI</u></b></p> <p>You may be eligible for OBSI's free and independent dispute resolution service if:</p> <ul style="list-style-type: none"> <li>• we do not provide our decision within 90 days after you made your complaint, or</li> <li>• you are not satisfied with our decision</li> </ul> <p>OBSI can recommend compensation of up to \$350,000.</p> <p>OBSI's service is available to clients of our firm. This does not restrict your ability to take a complaint to a dispute resolution service of your choosing at your own expense, or to bring an action in court. Keep in mind there are time limits for taking legal action.</p> <p><b>Who can use OBSI</b></p> <p>You have the right to use OBSI's service if:</p> <ul style="list-style-type: none"> <li>• your complaint relates to a trading or advising activity of our firm or by one of our representatives</li> <li>• you brought your complaint to us within 6 years from the time that you first knew, or ought to have known, about the event that caused the complaint, and</li> <li>• you file your complaint with OBSI according to its time limits below.</li> </ul> <p><b>Time limits apply</b></p> <ul style="list-style-type: none"> <li>• If we do not provide you with our decision within 90 days, you can take your complaint to OBSI any time after the 90-day period has ended.</li> <li>• If you are not satisfied with our decision, you have up to 180 days after we provide you with</li> </ul>
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<p><b>Filing a complaint with OBSI</b></p> <p><b>Contact OBSI</b></p> <p>Email: <a href="mailto:ombudsman@obsi.ca">ombudsman@obsi.ca</a></p> <p>Telephone: 1-888-451-4519 or 416-287-2877 in Toronto</p> <p><b>Information OBSI needs to help you</b></p> <p>OBSI can help you best if you promptly provide all relevant information, including:</p> <ul style="list-style-type: none"><li>• your name and contact information</li><li>• our firm's name and contact information</li><li>• the names and contact information of any of our representatives who have been involved in your complaint</li><li>• details of your complaint</li><li>• all relevant documents, including any correspondence and notes of discussions with us</li></ul>	<p><b>OBSI will investigate</b></p> <p>OBSI works confidentially and in an informal manner. It is not like going to court, and you do not need a lawyer.</p> <p>During its investigation, OBSI may interview you and representatives of our firm. We are required to cooperate in OBSI's investigations.</p> <p><b>OBSI will provide its recommendations</b></p> <p>Once OBSI has completed its investigation, it will provide its recommendations to you and us. OBSI's recommendations are not binding on you or us.</p> <p>OBSI can recommend compensation of up to \$350,000. If your claim is higher, you will have to agree to that limit on any compensation you seek through OBSI. If you want to recover more than \$350,000, you may want to consider another option, such as legal action, to resolve your complaint.</p> <p><b>For more information about OBSI, visit <a href="http://www.obsi.ca">www.obsi.ca</a></b></p>
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