

BRIDGEWATER ASSOCIATES, LP

WHAT TO DO IF YOU HAVE A COMPLAINT

Our complaint process for Québec clients

Filing a complaint with us

If you have a complaint about our services or a product, contact us at:

Bridgewater Associates, LP
One Nyala Farms Road
Westport CT 06880 USA

Attention: Complaints Officer
tel: (203)226-3030
email: compliance@bwater.com

You can file a complaint with us by whichever means is convenient for you, including by completing the form from the *Autorité des marchés financiers* (AMF).

Tell us:

- what went wrong
- when it happened
- what you expect

We will acknowledge your complaint

We will acknowledge your complaint in writing, as soon as possible, typically within 5 business days. 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. 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

Help us resolve your complaint sooner

- Make your complaint as soon as possible.
- Reply promptly if we ask for more information.
- Keep copies of all relevant documents, such as emails and notes of conversations with us.

If our decision is delayed

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

- inform you of the delay
- explain why our decision is delayed, and
- give you a new date for our decision

Assessment of the offer and resolution of the complaint

If we present an offer, we give you time to assess, seek advice, and respond to it. You can decide to accept or refuse the offer, or you can present a counteroffer.

Once we reach an agreement with you to resolve your complaint, we will implement the terms of the offer within 30 days unless we agree upon a different time period with you and it is in your interest to do so.

Simplified process for certain complaints

- This process is for complaints that we can resolve to your satisfaction within 20 days.
- These complaints may be referred to a member of our client service team and handled verbally (e.g., by phone).

We consider a complaint resolved to your satisfaction when:

- you accept our proposed solution to your complaint, or
- the explanations we provide to you are sufficient to resolve your complaint.

Complaint record

For each complaint, we create a record in which we keep all the information or documents required for the processing of your complaint.

If you are a resident of Québec, you can contact us to request to have your complaint record examined by the AMF at any time if you are not satisfied with the response we provided or how your complaint was processed. We will send your complaint record to the AMF no later than 15 days following receipt of your request.

If you are not satisfied with our decision

You may be eligible for the independent dispute resolution service offered by the AMF, free of charge to you.

When a complaint isn't resolved using the simplified process

If we cannot resolve your complaint to your satisfaction under this process, we will notify you in writing.

Your complaint will continue to be processed, but in accordance with the steps in the complaint process described earlier.

The time that we take trying to resolve your complaint under the simplified process does not impact our time to provide you with our written final response.

A word about legal advice

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.

Taking your complaint to the AMF

You can request that our complaint record be examined by the AMF. The AMF will examine the complaint record and may, with the parties' consent, act as conciliator or mediator, or designate a person to act as such. Please note that conciliation or mediation may not, alone or in combination, continue for more than 60 days after the date of the first conciliation or mediation session unless the parties consent.