

Attachment 8.

Complaint Handling Policy and Dispute Resolution Policy Statement

SERVING YOU BETTER

At Alpha Financial Services, we understand that as a client, you are entitled to expect your requests to be handled fairly and equitably. And that is precisely why we have an official Complaint Handling and Dispute Resolution Policy.

This policy guides all of our decisions and actions related to handling complaints and give us an excellent tool to ensure we can provide you with even better service.

EASY AND STRAIGHTFORWARD

every complaint we receive undergoes an in-depth examination procedure in order to be settled fairly and courteously. Here is an overview of the steps involved.

First

If you have a concern about one of our products or services, you should start by contacting the individual you normally deal with - an Alpha Financial representative.

Second

If after this initial step, you haven't received a satisfactory response, you can request to have your file transferred to a higher level. In this case, a director will examine your case and contact you.

Third

In most cases, complaints are settled promptly to the satisfaction of our clients. However, if you are still not satisfied after having gone through the first two steps, you can file a formal complaint with Alpha Financial Complaints Officer. Submit your written complaint to the Complaints Officer explaining the reasons why you are not satisfied and how you would like to see the situation resolved. Send your written complaint to the attention of Alpha Financial's Complaints Officer at:

Joey Zhang

Alpha Financial Services Inc.
300-4940 NO.3 Road
Richmond BC, V6X 3A5

ROLE OF THE COMPLAINTS OFFICER

The role of Alpha Financial's Complaints Officer is to act independently and objectively to investigate all options that could potentially lead to the resolution of a complaint.

Upon receiving your written complaint, Alpha Financial's Complaints Officer will open a file and send you an acknowledgement of receipt. Your complaint will then be handled within 30 days of receipt of all of the documents or information required to examine the complaint.

If, upon completing the examination, the Complaints Officer upholds the initial decision, an explanation of the decision-making process and the steps taken to arrive at this decision will be provided. If the Complaints Officer decides that your complaint is justified, appropriate action will be taken to rectify the situation.

In both cases, you will be notified in writing of the final decision taken by the Complaints Officer.

OTHER COURSES OF ACTION

If you are not satisfied with how your complaint is handled or a decision made by Alpha Financial's Complaints Officer, you can present your case to a competent regulatory body or association involved in regulating the financial sector.

These organizations will intervene only after you have exhausted all possible recourses with Alpha Financial and after the 30-day time limit for receiving a final response has elapsed. If your complaint is eligible for review by one of these regulatory bodies, Alpha Financial's Complaints Officer will inform you of this and indicate which organization you should contact.

Legal recourse

It is important to note that any steps taken with these organizations will not interrupt the statutory period allowed for exercising your rights before a court of competent jurisdiction.

What about confidentiality?

When you file a written complaint with Alpha Financial, our Complaints Officer will open up a file to hold all of the pertinent information gathered relating to your complaint.

AN INDEPENDENT COMPLAINTS RESOLUTION SERVICE

Finally, regardless of where you live in Canada, you can always refer to the *OmbudService For Life & Health Insurance (OLHI)*. The *OLHI* offers a voluntary conciliation process. For more information, call 1-866-295-8112 or visit the *OLHI* Web site at www.olhi.ca.