



## INSTRUCTIONS FOR COMPLETING THE INVESTOR COMPLAINT FORM

The Pennsylvania Department of Banking and Securities (Department) is responsible for regulating securities activities in Pennsylvania. The Department's **Bureau of Securities Licensing, Compliance and Examinations** oversees the firms and individuals who offer or sell securities or offer investment advice to the public.

Before filling out the attached complaint form, please take the time to read these instructions. They will help you to understand the Department's authority and ability to serve you, and we will be better able to understand and act on your complaint.

### WHAT WE CAN DO:

The Department investigates complaints against individuals, business corporations and other entities for possible violations of the registration, licensing or anti-fraud provisions of the Pennsylvania Securities Act of 1972. We are empowered to bring administrative actions or civil law suits to stop these violations, render sanctions and, in appropriate cases, to refer matters for criminal prosecution. It is in the public interest – and possibly those of other investors -- to report alleged violations of the securities laws, and we encourage you to do so.

### WHAT WE CANNOT DO:

The Department cannot act as a court of law. We cannot order that monies be refunded or that damages be paid. In some instances restitution or rescission is made to investors as a result of this agency's action, but those instances are not the norm. **YOU SHOULD NOT RELY ON THE DEPARTMENT TO GET YOUR MONEY BACK FOR YOU.** We cannot enforce the Business Corporation Laws, partnership laws, contract laws or regulate the offer and sale of annuities. **WE CANNOT GIVE LEGAL OR FINANCIAL ADVICE OR ACT AS YOUR ATTORNEY.**

### HOW YOU CAN HELP US:

Organize your complaint using these guidelines:

1. First, make a separate list of the issues and facts you want to describe to us.
2. In Part D of this form, present the events **in the order in which they happened**, using dates whenever possible.
  - a. Tell us **WHAT** happened. Start from the beginning. Be specific as to what was said and who said it.
  - b. Tell us **HOW** you first learned of the investment opportunity or investment service.

- c. Tell us **WHO** was present during these conversations or acts.
  - d. Tell us **WHEN** and **WHERE** these conversations/acts took place.
  - e. Tell us **WHEN** and **WHERE** the money and agreements changed hands.
  - f. Tell us **WHY** you decided to take advantage of the investment or investment service.
  - g. List the names, addresses, and telephone numbers of any others who you believe may have similar complaints.
3. Type or print clearly in ink.
  4. Enclose **copies** of documents such as stock certificates, bonds, limited partnership agreements, prospectuses, confirmations, account statements, letters, canceled checks (front and back), advertisements, papers, notes, or other documents that may explain your complaint. **Do not send originals; we cannot be responsible for their safekeeping.**
  5. Remember that your complaint should describe the event or practice which you believe was unfair. If possible, you should state why you believe the event or practice was improper.

### **STEPS YOU CAN TAKE IF YOUR COMPLAINT INVOLVES A BROKER-DEALER:**

Many disputes with brokerage firms can be directly resolved by your doing the following:

#### **NOTIFY YOUR BROKER AND YOUR BROKER'S MANAGER**

1. Talk to your salesperson about the problem.
2. Negotiate directly with your salesperson to resolve the matter. Frequently, minor issues can be settled informally at this point.
3. If you feel the salesperson has answered your questions unsatisfactorily or is unwilling to review your complaint, contact the salesperson's supervisor, as well as the office manager.
4. Write to the firm's chief compliance officer. This individual is located at the firm's home office address. Request a response in writing from the compliance officer. (You can get the name of the compliance officer and the firm's home address from the broker's office.)

#### **ARBITRATION PROCEDURES**

The United States Securities and Exchange Commission has approved certain arbitration procedures for resolution of disputes between investors and broker-dealers. Arbitration is a method of having a dispute between two or more parties resolved by an impartial person who is

knowledgeable in the areas of controversy. Arbitration generally is quicker and less expensive than using the courts to resolve a complaint. Because of this, arbitration has long been used as an alternative to the courts. Once the arbitrator has made a decision, the decision is final and is subject to review by a court only on a very limited basis. Also, if arbitration is chosen as a means of resolving a dispute, the complaining party gives up the right to pursue the matter through the courts.

Further, based upon the contract entered into between you and your broker, you may be obligated to submit the dispute to arbitration in lieu of litigation through the courts.

If you are interested in learning more about the arbitration process, you can contact the Financial Industry Regulatory Authority (FINRA). The address for FINRA is:

Financial Industry Regulatory Authority  
1835 Market Street  
Philadelphia, PA 19103  
Telephone: (215) 665-1180

If you have any questions concerning this form, you may call the Department's Consumer Services Office at **1-800-PA-BANKS** (800-722-2657; out of state: 717-787-1854), Monday – Friday during regular business hours.

Upon completion of all sections, please mail the complaint form along with copies of any supporting documents to:

Pennsylvania Department of Banking and Securities  
ATTN: Consumer Services Office  
17 North 2nd Street, Suite 1300  
Harrisburg, PA 17101

**PLEASE NOTE: As part of the complaint handling process, the Department may send a copy of this form to the broker-dealer firm against whom your complaint is filed.**



### INVESTOR COMPLAINT FORM

*Please review the attached instructions before completing this form.*

This complaint is being filed on behalf of:

\_\_\_\_\_ **Self** (Skip Part A; proceed directly to Part B)

\_\_\_\_\_ **Someone Else** (Complete entire form, starting with Part A)

**PART A – FILER’S INFORMATION** (Complete Part A if you are filing this Complaint on behalf of someone other than yourself. Otherwise, skip Part A and proceed directly to Part B.)

\_\_\_\_\_  
Your Last Name First Middle Initial

\_\_\_\_\_  
Your Street Address (Number and Name) (Apt No.)

\_\_\_\_\_  
City County State Zip Code

(\_\_\_\_\_) \_\_\_\_\_  
Home Telephone No.

(\_\_\_\_\_) \_\_\_\_\_  
Work Telephone No.

Relationship to Investor: \_\_\_\_\_

(\_\_\_\_\_) \_\_\_\_\_  
Cell Phone No.

\_\_\_\_\_  
Email address

**PART B – INVESTOR’S INFORMATION**

Investor’s Last Name \_\_\_\_\_ First \_\_\_\_\_ Middle Initial \_\_\_\_\_

Investor’s Street Address (Number and Name) \_\_\_\_\_ (Apt No.) \_\_\_\_\_

City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

( ) \_\_\_\_\_  
Home Telephone No.

( ) \_\_\_\_\_  
Work Telephone No.

Relationship to Investor: \_\_\_\_\_

**PART C - COMPLAINT IS AGAINST:**

\_\_\_\_\_ Firm, business, or company

\_\_\_\_\_ Individual

1. \_\_\_\_\_  
Name of firm, business, or company

\_\_\_\_\_ Address

City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

( ) \_\_\_\_\_  
Telephone No.

\_\_\_\_\_ Website (if applicable)

1a. Has the firm, business, or company been made aware of this matter? Yes\_\_\_ No\_\_\_

If yes, person and title to whom you communicated: \_\_\_\_\_

What were the results? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_  
Name(s) of individual(s) -- Use additional paper if there are several individuals with different addresses.

\_\_\_\_\_  
Address

\_\_\_\_\_  
City County State Zip Code

(\_\_\_\_\_) \_\_\_\_\_  
Telephone No. Website (if applicable)

2a. Has the individual been made aware of this matter? Yes \_\_\_ No \_\_\_

If yes, what were the results? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. How long have you dealt with the firm? \_\_\_\_\_ year(s)

With the individual(s)? \_\_\_\_\_ year(s)

**PART D - DESCRIPTION OF COMPLAINT**

Date of initial investment: \_\_\_\_\_

Date of most recent investment: \_\_\_\_\_

At the time of your most recent investment, were you age 65 or older? Yes \_\_\_ No \_\_\_

Describe your complaint in detail, including the events in the order in which they happened and the amount you invested. If your complaint is against a broker-dealer, include details of what you purchased or sold (for example, name of stock, number of shares, and price). If your complaint is against an investment adviser or financial planner, please include a detailed description of the nature of the service involved and the price. Attach additional sheets if necessary. Attach account statements if applicable. **Refer to attached instructions.**

**(Description of Complaint – continued)**

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

**PART E - RESOLUTION**

1. How do you want this dispute resolved?

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

2. Have you brought this complaint to the attention of other individuals or agencies? Please check as many selections as appropriate.

- U.S. Securities and Exchange Commission
- Consumer Financial Protection Bureau
- Federal Trade Commission
- Financial Industry Regulatory Authority
- American Stock Exchange
- New York Stock Exchange
- Philadelphia Stock Exchange
- Commodity Futures Trade Commission
- NASDAQ
- PA Attorney General
- District Attorney – If so, which one? \_\_\_\_\_
- Your attorney – identify: \_\_\_\_\_
- Other – identify: \_\_\_\_\_

3. If necessary, are you willing to appear as a witness, be sworn, testify and be cross-examined concerning the allegations made in this complaint?

Yes  No

If no, why not? \_\_\_\_\_

\_\_\_\_\_



I have read this complaint, I fully understand its contents, and I certify that it and photocopies of attached documents are true and correct to the best of my knowledge and belief.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Return completed form and photocopied documents to:

**PENNSYLVANIA DEPARTMENT OF BANKING AND SECURITIES**  
**Attn: Consumer Services Office**  
**17 NORTH SECOND STREET, SUITE 1300**