

Fwd: Fwd: RE: KRN - voter fraud

This one from iirock.HUGE

----- Original Message -----

From: nmphinney@kmts.ca

To: julianne.head@tmx.com; jus.minister@gov.sk.ca; attorneygeneral@ontario.ca; ministryofjustice@gov.ab.ca; Samantha.Leclerc@fcac-acfc.gc.ca; InvestorInquiries@iiroc.ca; info@fcac-acfc.gc.ca; gmorgan@nationalpost.com; Ken.Foster@gov.sk.ca; breana.ferrara@cibc.com; fcaa@gov.sk.ca; enforcement-intake@osc.gov.on.ca; Marc.Arseneault@asc.ca; highwood@assembly.ab.ca

Sent: Friday, November 5, 2021 5:12 PM

Subject: Fwd: RE: KRN - voter fraud

----- Original Message -----

From: Investor Inquiries <InvestorInquiries@IIROC.CA>

To: "nmphinney@kmts.ca" <nmphinney@kmts.ca>

Date: June 4, 2020 at 11:05 AM

Subject: RE: KRN - voter fraud

Dear Mr. Phinney,

Thank you for your follow-up written complaint and additional documentation regarding potential voter fraud in relation to shares held at CIBC World Markets Inc.

Based on our preliminary review of the documentation provided, there is insufficient evidence to warrant further review by IIROC of this matter at this time.

One of IIROC's primary objectives when reviewing any complaint is to determine whether there is sufficient evidence that supports a potential breach of IIROC Rules, warranting further investigation and potential regulatory action. If there are no indications of any rule violations by IIROC registrants, we would close the file with no action taken or forward the matter to the appropriate regulator for their consideration. Where there are indications of potential rule violations by IIROC registrants, IIROC would take appropriate action against those registrants. For further information on IIROC's complaint process, please see our website [here](#).

KRN's Principal Regulator, the Financial and Consumer Affairs Authority of Saskatchewan (FCAA), who you have already been in contact with is in the process of investigating your complaint. Should their review conclude that an IIROC registrant played a role in the scenario you have described, they will either take action directly or forward the matter to IIROC for our consideration.

Please note that IIROC does not have regulatory jurisdiction over the general public, public companies or their officers, directors or employees. They fall under the regulatory jurisdiction of the provincial securities commissions.

Regards,

Harry Apostolatos

Sr. Complaints & Inquiries Specialist

Investment Industry Regulatory Organization of Canada

121 King St. W., Ste. 2000, Toronto, Ontario M5H 3T9

Toll free: 1-877-442-4322 | Fax: 416-364-0753

investorinquiries@iiroc.ca

IIROC: Protecting Investors and Fostering Fair and Efficient Capital Markets across Canada.



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From: Investor Inquiries
Sent: Tuesday, May 12, 2020 12:19 PM
To: nmphinney@kmts.ca
Subject: KRN - voter fraud

Dear Mr. Phinney,

IIROC is in receipt of your complaint referencing voter fraud with Karnalyte Resources Inc. ("KRN":TSX) and CIBC World Markets.

IIROC is the national self-regulatory organization that oversees all investment dealers and their trading activity in Canada's debt and equity markets. IIROC sets high quality regulatory and

investment industry standards, protects investors and strengthens market integrity while supporting healthy Canadian capital markets. IIROC carries out its regulatory responsibilities through setting and enforcing rules regarding the proficiency, business and financial conduct of more than 170 Canadian investment dealer firms and their more than 29,000 registered employees, the majority of whom are commonly referred to as investment advisors. IIROC also sets and enforces market integrity rules regarding trading activity on Canadian debt and equity marketplaces.

IIROC's jurisdiction

- IIROC does not have regulatory jurisdiction over public companies or the officers, directors or employees of those companies, or the general public. They fall under the regulatory jurisdiction of the provincial securities commissions in Canada.

- IIROC does have regulatory jurisdiction over IIROC dealer members and their registered employees (i.e. the firm where you have your brokerage account and the registered individuals that work there). Here is a list of the firm's IIROC regulates:

<http://www.iiroc.ca/industry/Pages/Dealers-We-Regulate.aspx>

Should a review by IIROC detect trading violations by individuals not under our jurisdiction (noted above), we refer those matters to the applicable provincial securities commission for further review and enforcement.

Please Note: IIROC does not regulate AST Trust Company (Canada), or the Board of Directors of KRN.

KRN's principal regulator is the Financial and Consumer Affairs Authority of Saskatchewan who (if you have not already done so) you may contact using the following link:

<https://fcaa.gov.sk.ca/regulated-businesses-persons/businesses/securities-industry-participants>

That said, your allegation also mentions CIBC World Markets Inc. [CIBC] (an IIROC registrant). Please elaborate on what role CIBC played in this matter, and provide any further information/evidence [by return email] regarding CIBC's involvement in the alleged fraud.

Also, you mention that this event took place in September 2018. Please explain why/how this matter is only currently a concern.

Regards,

Harry Apostolatos

Sr. Complaints & Inquiries Specialist

Investment Industry Regulatory Organization of Canada

121 King St. W., Ste. 2000, Toronto, Ontario M5H 3T9

Toll free: 1-877-442-4322 | Fax: 416-364-0753

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From: nmphinney@kmts.ca <nmphinney@kmts.ca>
Sent: Tuesday, May 12, 2020 10:14 AM
To: Investor Inquiries <InvestorInquiries@IIROC.CA>
Cc: Arseneault, Marc <Marc.Arseneault@asc.ca>
Subject: Fwd: RE: InquiryForm - Fraud - Complaint Our reference: 855-387746

[EXTERNAL EMAIL / COURRIEL EXTERNE]

[EXTERNAL EMAIL / COURRIEL EXTERNE]

----- Original Message -----

From: "Info (FCAC/ACFC)" <Info@fcac-acfc.gc.ca>
To: "nmphinney@kmts.ca" <nmphinney@kmts.ca>
Date: May 11, 2020 at 11:43 AM
Subject: RE: InquiryForm - Fraud - Complaint Our reference: 855-387746

Our reference: 855-387746

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Dear Stan Phinney:

Thank you for contacting the Financial Consumer Agency of Canada (FCAC) with your concerns about an investment account with the Canadian Imperial Bank of Commerce (CIBC).

In the context of consumer complaints, FCAC ensures that banks comply with certain consumer protection measures. If there are no consumer provisions that apply, we give you information about how to deal with your complaint. For more information about our mandate, click [here](#).

It is important to note that FCAC does not regulate securities or the securities divisions of the CIBC; therefore, the matter you have raised falls outside of our Agency's jurisdiction.

As you may already know, the securities industry in Canada is overseen by provincial and territorial governments.

Since you have already contacted the Financial and Consumer Affairs Authority (FCAA) and they are looking into the matter, for further possible assistance, you may also wish to contact the Investment Industry Regulatory Organization of Canada (IIROC). IIROC is the self-regulatory body that oversees all investment dealers and trading activity on debt and equity marketplaces in Canada. You can contact IIROC by phone at 1-877-442-4322 (toll-free), by fax at 416-364-0753, or by email at InvestorInquiries@iiroc.ca.

You can also visit its website at www.iiroc.ca.

That being said, FCAC has developed key principles to assist federally regulated financial institutions (FRFIs) in establishing their internal dispute resolution policies and procedures.

For example, according to the Commissioner's Guidance CG-12, FRFIs should find the most efficient and effective ways of resolving complaints, particularly when complaints are simple and may be easily addressed.

Therefore, FRFIs should have policies and procedures in place that seek to achieve the following:

- Resolve consumer complaints as soon as possible. In their policies and procedures, FRFIs should outline the actions and time frames that:
 - provide the consumer with an acknowledgement of receipt of their complaint without delay once the complaint reaches the first level in the FRFIs complaint escalation process;
 - **within 90 days** or less when possible, provide the consumer with a substantive written response to his or her complaint

If you believe that the CIBC may not be following the regulations as described above according to the Commissioner's Guidance CG-12, please provide our Agency with further details, including any **communications you've had with the bank about the matter** so that we may review further.

In the meantime, since FCAC is not a dispute-resolution agency for consumers in their individual dealings with financial institutions and is unable to provide redress or compensation, consumers must continue to raise their concerns with **their bank** directly by using its complaint-handling process. All banks must have a process to help resolve disputes with their customers. This process includes an independent external complaints body to which you can appeal. **You must follow all steps of the process in sequential order.**

FCAC has the complaint-handling process for CIBC on the Canada.ca website [here](#).

You may have questions about the impact of the current COVID-19 pandemic on your finances. For more information, please visit our website [here](#).

Again, on behalf of the FCAC, thank you for writing to us. I trust the information I have given you will be helpful.

Sincerely,

Samantha Leclerc

Consumer Service Representative

Financial Consumer Agency of Canada / Government of Canada

Info@fcac-acfc.gc.ca / Tel: 1-866-461-3222 / TTY: 1-866-914-6097

Représentante de service aux consommateurs

Agence de la consommation en matière financière du Canada / Gouvernement du Canada

Info@acfc-fcac.gc.ca / Tél. : 1-866-461-2232 / ATS : 1-866-914-6097



Financial Consumer
Agency of Canada

Agence de la consommation
en matière financière du Canada

Canada

From: noreply-aucunereponse.Forms-Formulaires@fcac-acfc.gc.ca <noreply-aucunereponse.Forms-Formulaires@fcac-acfc.gc.ca>

Sent: April 19, 2020 5:22 PM

To: Info (FCAC/ACFC) <Info@fcac-acfc.gc.ca>

Subject: InquiryForm - Fraud - Complaint

Subject: voter fraud on cIBC world market voting on Karnalyte resources

FirstName: stan

LastName: phinney

Email: nmphinney@kmts.ca

**Telephone
Number:** 8074677109

Organization: CIBC Bank

**Financial
Institution:** Canadian Imperial Bank

Location: Ontario

Topic: Fraud

Comments:

In agm of krn resources , ast / king changed the votes on my accounts and others. cIBC hold the shares and allowed the accounts to be changed. I gave them the proof of the fraud in sept 5th 2018 and have had major complaints with them. I would suggest you call breana ferra at cIBC. and ask them for all the info. They are completely ignoring. I have successfully got the saskatchewan FCC investigating this. If you give me a e-mail account I can forward all the legal documents. Yours truly Stan phinney

RequestType: Complaint

Attachment: Re:_KRN_-_voter_fraud.eml

Re: KRN - voter fraud

From: nmphinney@kmts.ca <nmphinney@kmts.ca>

To: Investor Inquiries <InvestorInquiries@IIROC.CA>

Date: Tue, 12 May 2020 20:19:51 +0000 (05/12/2020 02:19:51 PM)

Reply-To: nmphinney@kmts.ca <nmphinney@kmts.ca>

[EXTERNAL EMAIL / COURRIEL EXTERNE]

[EXTERNAL EMAIL / COURRIEL EXTERNE]

will send you a package.

Thanks for the quick reply

Stan Phinney

Attachments

Name	Size
Re:_KRN_-_voter_fraud.eml	7.2 kB

