Who can answer your questions about privacy

If you have any questions about the B2B Bank Code of Confidentiality, please contact one of our Client Service Representatives at 1.800.263.8349.

If you have any concerns about our privacy policy, or the way a request for information was handled, you may contact our Chief Privacy Officer at:

Chief Privacy Officer
B2B Bank
199 Bay Street, Suite 600
P0 Box 279 STN Commerce Court
Toronto ON M5L 0A2

Tel.: 416.865.5914 or 1.866.627.1799

Fax: 416.865.5790

Finally, the Personal Information Protection and Electronic Documents Act confers all powers necessary to resolve a problem to the Office of the Privacy Commissioner of Canada. You can contact the office at:

Office of the Privacy Commissioner of Canada 112 Kent Street, Place de Ville Tower B, 3rd Floor Ottawa, Ontario K1A 1H3 Tel.: 613.947.1698 or 1.800.282.1376

Fax: 613.947.6850

1.800.263.8349 or visit **b2bbank.com**

B2B Bank

199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2

> B2B Bank Code of Confidentiality

®B2B BANK and ®BANKING THAT WORKS FOR ADVISORS are registered



Your private life concerns you alone

Respecting your privacy, and treating your personal information with the utmost confidentiality, is fundamental to the way we do business at B2B Bank.

B2B Bank adheres to a Code of Confidentiality that regulates the collection, protection, use, disclosure and accuracy of all personal information. All of our actions and interactions with consumers are governed by this code.

How we collect and use your personal information

B2B Bank records personal information in order to establish and maintain a service relationship with you that will be appropriate to your situation and your needs. We will only collect the information about you that will allow us to serve you efficiently.

B2B Bank records your name, address, telephone number, certain identification numbers and, if a particular product warrants it, information on your assets, debts and income. If external sources are needed to verify or supplement information, such as a credit check for certain B2B Bank products, your authorization will be obtained first.

All personal information received by B2B Bank about you is held in a file at the B2B Bank head office.

Releasing information to third parties

The information we collect and use may be shared with third parties such as our affiliates, our suppliers or agents who assist in serving you, or as required or permitted by law.

When you apply for a loan, for example, you authorize B2B Bank to obtain or exchange your information with other credit-granting organizations or credit information agencies. In some cases, a court of law, a government representative, or any other party vested with the authority of the law can require B2B Bank to provide information about you without your prior consent.

Your personal information is well protected

B2B Bank makes it a priority to protect your information with appropriate safeguards and security measures.

Thorough security standards are applied to protect our systems and your information against unauthorized access and use. All of our service providers, as part of their contract with B2B Bank, are bound to maintain your confidentiality and may not use the information for any unauthorized purpose. All employees of B2B Bank are familiar with the procedures that must be taken to safeguard customer information. It is specified in our employment agreements and confirmed in writing annually.

Your right to access personal information

Upon request, we will give you access to your personal information. Requests should be made in writing to:

Chief Privacy Officer
B2B Bank
199 Bay Street, Suite 600
P0 Box 279 STN Commerce Court
Toronto ON M5L 0A2

We will respond to any such request within 30 days, and will advise you in advance if there will be a minimal charge to fulfil your request. Please note that we may not be able to provide certain information, such as information that contains references to other persons, is subject to legal privilege, contains confidential information proprietary to B2B Bank, relates to an investigation of breach of agreement or contravention of laws, or cannot be disclosed for other legal reasons.

You can consult and correct the information contained in your file

B2B Bank will make every reasonable effort to keep your information accurate and up-to-date. You can help by keeping B2B Bank informed of any changes, such as if you move or change telephone numbers. If you find any errors in our information about you, let us know, and we will make the corrections immediately. We will also ensure that the correct information is conveyed to anyone we may have misinformed. For information that remains in dispute, we will note your opinion in the file.