

# Protecting your personal information and privacy

Protecting your privacy and the confidentiality of your personal information is fundamental to the way we do business at B2B Bank. If you have any issues regarding your privacy or the *B2B Bank Code of Confidentiality*, please contact:

Chief Privacy Officer  
B2B Bank  
199 Bay Street, Suite 600  
PO Box 279 STN Commerce Court  
Toronto ON M5L 0A2  
Tel.: 416.865.5914 or 1.866.627.1799  
Fax: 416.947.5118

Alternatively, you may contact the Privacy Commissioner of Canada at:

Office of Privacy Commissioner of Canada  
30 Victoria Street  
Gatineau QC K1A 1H3  
Tel.: 819.994.5444 or 1.800.282.1376  
Fax: 819.994.5424

1.800.263.8349 or visit [b2bbank.com](http://b2bbank.com)

**B2B Bank**  
199 Bay Street, Suite 600  
PO Box 279 STN Commerce Court  
Toronto ON M5L 0A2

Laurentian Bank Financial Group\* is committed to several voluntary banking industry codes designed to protect consumers, and which describe the rights and responsibilities of the banks and their clients. These include the Online Payments Code, the Canadian Code of Practice for Consumer Debit Cards, the CBA Code of Conduct for Authorized Insurance Activities and others. For all information concerning the voluntary codes of conduct applied by Laurentian Bank Financial Group, please consult our website:

[laurentianbank.ca/voluntarycodes](http://laurentianbank.ca/voluntarycodes)

B2B Bank must comply with numerous consumer laws that have been established for your protection. Information regarding fees, interest rates, interest charges, calculations on our loan products, and complaint-handling procedures is provided to you in compliance with these consumer laws. The body that governs the conduct of federally regulated financial institutions is the Financial Consumer Agency of Canada (FCAC). The FCAC also helps educate consumers of their rights and responsibilities and provides information on becoming better informed about financial products and services.

\*The name Laurentian Bank Financial Group includes the following entities: Laurentian Bank, Laurentian Trust, B2B Bank, LBC Trust, LBC Financial Services, Laurentian Bank Securities and B2B Trustco.

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## B2B Bank Problem Resolution Process



# We focus on keeping you satisfied

B2B Bank is dedicated to providing the best possible service to our clients. It's a goal that we strive to attain in conducting our daily business, and it's our way of showing our appreciation for your business.

At times, we realize that you may have specific concerns regarding your account. We believe it is important that any concerns you have are communicated to us so that we may serve you better in the future.

## Step One: Raise your concern

Our problem resolution process ensures that any issue or concern you may have is dealt with in a professional and consistent manner.

Simply contact your financial advisor or one of our Client Service Representatives at 1.800.263.8349 (locally at 416.947.7427) or at 1.866.334.4434.

You may also express your concerns to us in writing at:

### **Problem Resolution Analyst**

#### **B2B Bank**

199 Bay Street, Suite 600  
PO Box 279 STN Commerce Court  
Toronto ON M5L 0A2  
Fax: 416.865.5930

## Step Two: For an additional evaluation

If you are not satisfied with how your concerns have been handled, please let us know. We will escalate the issue to a representative of Senior Management. You may contact Senior Management at:

### **Vice President, Operations**

#### **B2B Bank**

199 Bay Street, Suite 600  
PO Box 279 STN Commerce Court  
Toronto ON M5L 0A2  
Email: VPOperations@b2bbank.com

## Step Three: Contact the B2B Bank Ombudsman

If you have followed Steps One and Two and you are not satisfied with the resolution provided to you by B2B Bank, you may contact the B2B Bank Ombudsman. The B2B Bank Ombudsman will impartially investigate your concern and can be reached at:

### **B2B Bank Ombudsman Office**

1360 René-Lévesque Boulevard West, Suite 600  
Montreal QC H3G 0E5  
Tel.: 514.284.7192 or 1.800.479.1244  
Fax: 1.800.473.4790  
Email: ombudsman@b2bbank.com

## Still not satisfied?

If after escalating your concerns to the B2B Bank Ombudsman you are still not satisfied with how your concerns have been resolved, or if your complaint has not been resolved within 90 days, you may escalate your matter to the:

### **Ombudsman for Banking Services and Investments**

20 Queen Street West, Suite 2400  
P.O. Box 8  
Toronto, ON M5H 3R3  
Tel.: 416.287.2877 or 1.888.451.4519  
Fax: 416.225.4722 or 1.888.422.2865  
Email: ombudsman@obsi.ca

## Contacting the Financial Consumer Agency of Canada (FCAC)

The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws and voluntary commitments and codes of conduct. If you have a complaint that you believe may involve a violation of a consumer protection law, a public commitment or code of conduct, you may contact the FCAC at:

### **Financial Consumer Agency of Canada**

427 Laurier Avenue West, 6<sup>th</sup> Floor  
Ottawa ON K1R 1B9  
Tel.: 613.996.5454 or 1.866.461.3222  
Fax: 1.866.814.2224  
Email: info@fcac-acfc.gc.ca  
Website: fcac-acfc.gc.ca

## Other avenue: Senior Champion

If you have any questions, concerns or dissatisfactions regarding the measures we take to better serve seniors<sup>1</sup> in application of the Code of Conduct for the Delivery of Banking Services to Seniors, you may contact:

### **Seniors Champion of Laurentian Bank**

1360 René-Lévesque Boulevard West, Suite 600  
Montreal QC H3G 0E5  
Email: seniors\_champion@lbcfg.ca

<sup>1</sup> For purposes of the Code of Conduct for the Delivery of Banking Services to Seniors, a "senior" refers to an individual in Canada who is 60 years of age or older and who is transacting for non-business purposes.