



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

Toll Free 800.263.8349
b2bbank.com

September 11, 2018

Dear [First name Last name],

From day one, B2B Bank has strived to deliver a better banking experience for advisors, brokers and clients. Today, we're pleased to announce an important step that will allow us to better serve your needs now, and in the future.

An investment in technology

A significant investment has been made in a new banking system that will allow us to provide you with better, faster service.

What does this mean for you?

In the coming months, we will transition your account(s) to our new banking system. We have prepared for a smooth transition. Depending on the types of product you hold, there may be some small impacts. If action is required, you will be advised in a separate communication.

What's changing?

When we switch to our new banking system, new account numbers will be issued for all of the accounts you have with B2B Bank. You may continue to quote your existing account number when you call us, but after the switch-over date to our new system, your new account number(s) will appear on statements and any future correspondence from us.

For more information

Please review the enclosed FAQ or visit b2bbank.com/newsystemfaq. You may also speak with your advisor or call us at 1.800.263.8349.

We thank you for your continued support and look forward to continuing to serve you.

Yours truly,

A handwritten signature in black ink, appearing to read "Azmina".

Azmina Allidina

Senior Vice President
Operations and Business Solutions

Frequently Asked Questions

General

When and how will I receive my new account number?

After we switch over to our new banking system, your next scheduled statement will show your new account number(s).

For banking accounts and lines of credit:

What happens to my existing bill payments, pre-authorized debits, and Inter-Institution Fund Transfers (IIFT)?

These services will continue to be supported by the new banking system. Subsequent communication may follow if there is further action required.

Do I need to inform my other financial institutions of my new B2B Bank account number(s)?

While existing bill payments, pre-authorized debits and IIFTs will continue to be processed under your current account number, when you receive your new account number(s) we recommend that you update your banking information with any other financial institutions you may deal with.

Do I need to order new cheques? What happens if I recently wrote a cheque from my B2B Bank account?

Outstanding cheques written against your current account will clear as usual and you may continue using your existing supply of cheques. If you order new cheques after the switch-over date to our new system, they will be printed with your new account number on them.

Can I continue using my B2B Bank debit card?

Yes, you may continue to use your B2B Bank debit card at any ATM (regular fees will apply) or point-of-sale terminals.

Can I continue using online banking through B2B Bank Direct?

Yes, you may continue using B2B Bank Direct and your new account number will appear when you log in. Please note that in the coming months, there will be changes to our online banking platform and you will need a new activation code to access your account. If you are prompted, please call 1.866.334.4434 to receive your activation code. More details will be provided in a separate communication.

Will my banking account or line of credit statement frequency change?

No, the statement frequency stays the same; however, you may receive up to two statements during the conversion.

Are there any changes regarding the tax slips I normally receive?

If applicable, up to two tax slips per bank account will be issued for the conversion year (mailed separately). You will receive a tax slip for the period of January 1 to the switch-over date to our new system quoting your old account number. A second slip will be issued for the period between the switch-over date to December 31 of the conversion year quoting your new account number. Both slips should be retained for income tax purposes.

For loans and mortgages:

Will my loan and/or mortgage payment schedule change?

All payments will continue as per your current payment schedule. Payment amounts and interest rates are not affected by the change to our new system.

Will my statement frequency change?

No, the statement frequency stays the same; however, you may receive up to two statements during the conversion.

For GICs

I have purchased a GIC. Will my certificate number change too?

No, certificate numbers issued by B2B Bank, Laurentian Bank, Laurentian Trust or LBC Trust will not change.

Are there any changes regarding the tax slips I normally receive?

If applicable, up to two tax slips per certificate will be issued for the 2018 tax year (mailed separately). You may receive a tax slip for the period of January 1 to the switch-over date to our new system. A second slip may be issued for the period between the switch-over date to December 31, 2018. Both slips should be retained for income tax purposes.

Will the frequency of my interest payments change?

No, the frequency of your interest payments will remain the same.