

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 Risk Officer
B2B Bank, Risk Management and Compliance
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: 416.947.5790

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

Office of 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

Laurentian Bank 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 Group, please consult the Laurentian Bank of Canada web site: 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.

You may wish to contact the FCAC if you have a complaint regarding a possible violation of a consumer protection law or code of conduct. Please write to:

Financial Consumer Agency of Canada
427 Laurier Avenue West
6th Floor
Ottawa, Ontario 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

*The name Laurentian Bank 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: Talk to your financial advisor

- Your first point of contact should be your financial advisor who has the ability to act on your behalf with regard to any problems or concerns you may have with your account. B2B Bank maintains a good rapport with advisors and is experienced in working together to effectively resolve matters.
- If you do not have a financial advisor, or if you would prefer to contact us directly, please refer to Step Two.

Step Two: Contact us directly

- Our problem resolution process ensures that any issue or concern you may have is dealt with in a professional and consistent manner. Simply contact one of our Client Service Representatives at 1.800.263.8349 (locally at 416.947.7427) or at 1.866.334.4434 for clients holding a B2B Bank Banking Services account, or you may express your concerns to us in writing:

By Mail:
Problem Resolution Analyst
B2B Bank
199 Bay Street, Suite 600
PO Box 279 STN Commerce Court
Toronto ON M5L 0A2

By Fax:
416.865.5930

Step Three: For an additional evaluation

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

Vice President
B2B Bank, Operations
199 Bay Street, Suite 600
PO Box 279 STN Commerce Court
Toronto ON M5L 0A2
Email: VPOperations@b2bbank.com

Step Four: Contact the B2B Bank

Ombudsman

- If you have followed Steps One through Three, and you are not satisfied with the resolution provided to you by B2B Bank, you may contact the B2B Bank Ombudsman who will impartially investigate your concern at:

B2B Bank Ombudsman Office
1981 McGill College Avenue
14th Floor
Montreal, Quebec H3A 3K3
Tel.: 514.284.7192 or 1.800.479.1244
Fax: 1.800.473.4790
Email: ombudsman@b2bbank.com

Further assistance

- 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:

Ombudsman for Banking Services and Investments
401 Bay Street, Suite 1505
P.O. Box 5
Toronto, Ontario M5H 2Y4
Tel.: 416.287.2877 or 1.888.451.4519
Fax: 416.225.4722 or 1.888.422.2865
Email: ombudsman@obsi.ca