QUESTIONS
OF PRIVACY

PROTECTING YOUR PERSONAL INFORMATION

LAURENTIAN
BANK

What are the privacy rules at Laurentian Bank

We care about protecting your privacy

At Laurentian Bank,[1] we respect your privacy and use the utmost discretion in handling the personal information you entrust us with. We have therefore adopted a privacy statement that describes how we protect your privacy and the confidentiality of your personal information—and this applies to every aspect of our dealings with you.

This document summarizes the key elements of our privacy program. For more information, consult the full version of the "Laurentian Bank Privacy Statement" on our website at laurentianbank.ca, by clicking on "Privacy and Security" at the bottom of the page.

What is personal information?
The term "personal information" is used here to refer to any type of information that identifies you or can be used to identify you, alone or in combination with other information. This may include, for example, your name, address, government-issued identification numbers, financial account numbers, credit and payment history, income, age and gender.

Collecting, using and disclosing your personal information

Why do we collect your personal information?
When we collect personal information about you, we explain why we do so. The main reason why we collect your personal information is to serve you as our client. We are required to inform you of the purposes of collecting your personal information in advance or at the time of collection.

How do we collect your personal information?
We generally collect your personal information when you begin a business relationship with us and/or during the course of our business relationship. We may also collect your personal information when you interact with us by visiting our website or calling us. We may also collect your personal information through automated means, from publicly or commercially available sources or from third parties, with your consent or as permitted by applicable law.

How long do we retain your personal information?
Any personal information collected from you is retained for as long as is necessary to fulfill the purposes for which it was collected or otherwise processed and to comply with applicable laws.

How do we manage your consent?
We collect, use or share your personal information with your consent, or without your consent when authorized or permitted by law. Your consent will remain valid for as long as necessary to fulfill the purposes for which it was obtained, unless consent is withdrawn earlier and the information is no longer needed to fulfill contractual or legal obligations.

You may refuse to provide or withdraw your consent to the collection, use and disclosure of your information at any time. Your request will be processed within a reasonable period of time and subject to legal, regulatory or contractual exceptions and limitations. Please note that in certain situations, refusing or withdrawing your consent may deny you access to certain products, services or important information.

To learn more how to manage your consent, please consult the "Your Privacy Choices" section of the Privacy Statement.

Can your personal information be shared with third parties?
At Laurentian Bank, we do not sell client lists or other client personal information to third parties.

We may share your personal information with third parties with your consent or as otherwise permitted or required by law in certain situations:

- To respond to a request from a regulator or self-regulatory organization responsible for overseeing the business of members of Laurentian Bank;
- To collect a debt from you;
- To support the credit process by releasing your credit and repayment history with our service providers;
- To understand how you interact with our websites, we may share your personal information with advertising and analytics partners.

Protecting your personal information

At Laurentian Bank, we take confidentiality very seriously. We protect your personal information with appropriate physical, procedural and technological safeguards and security measures that take into account the volume, sensitivity, intended use and format of the information. We have implemented a comprehensive set of policies and practices to protect the confidentiality and security of your personal information. This allows us to prevent unauthorized access to your information as well as any unauthorized use, modification, destruction or disclosure of it.

Furthermore, our employees are trained to ensure the best possible protection of your personal information and can only access your information when it is necessary for their work. The same principle applies to our service providers, whose access is limited to only the information required for the delivery of their services, and who have appropriate safeguards in place to protect your personal information.

Accessing your personal information

You may ask for access to your personal information at any time.

To access it, you can contact our Chief Privacy Officer. We will inform you of any reasonable fees that may apply before carrying out the research.

Please note that we may refuse to provide you with certain information contained in our records in accordance with applicable law. In that case, we will advise you in writing of the reasons for our refusal.

Correcting your personal information

We make every reasonable effort to keep your personal information accurate, complete and up-to-date. However, we also rely on you to keep us informed of any changes to your personal information, such as changes to your telephone number or address. Having accurate personal information enables us to comply with the law and give you the best possible service.

If you find any errors in your personal information with us, please let us know as soon as possible so that we can make the necessary corrections.

Personalized solicitation and Canada's anti-spam legislation

We communicate with our customers for a variety of reasons through different mediums.

We may use your information for personalized solicitation, by telephone, mail or email, primarily to inform you of ongoing promotions or products and services that may interest you.

We may also send you commercial electronic messages (CEM) if you have previously given your consent under Canada's anti-spam legislation (CASL).

Refusing or withdrawing consent
You may choose, at any time, to refuse or withdraw your consent to any or all of these communications by taking one of the steps below.

At any time :
Laurentian Bank personal banking clients with a credit card:
› By contacting Customer Service at 1-800-522-1846.

B2B Bank and LBC Digital:
› By contacting your advisor (applicable to B2B Bank clients only).
› By contacting Customer Service at 1-800-263-8349 (toll free).

B2B Bank Dealer Services:
› By contacting Customer Service at 1-800-387-2087 (toll free).

When you receive an email:
› By clicking on the unsubscribe link at the bottom of the email.

Upon refusal or withdrawal of your consent, we will remove your name from the applicable solicitation lists within the appropriate legal and regulatory time period.

Note that this procedure does not apply to your statements or regulatory or administrative communications.

To learn more about your privacy choices and how to manage them, consult our Privacy Statement.

1. Laurentian Bank: Laurentian Bank of Canada, Laurentian Bank Securities Inc, LBC Trust, Laurentian Trust of Canada Inc., B2B Bank, B2B Bank Financial Services Inc., B2B Bank Securities Services Inc., B2B Bank Intermediary Services Inc., B2B Trustco, Northpoint Commercial Finance Inc., are all part of Laurentian Bank.

Contact us

If you have any questions or concerns regarding your personal information, including how to withdraw your consent or how to access or correct your personal information, please contact our Chief Privacy Officer:

Chief Privacy Officer
Laurentian Bank
1360 René-Lévesque Blvd. W., Suite 600, Montreal, Quebec H3G 0E5
Email: privacy@laurentianbank.ca

If you feel you have not received an adequate response to your concerns after communicating with us, you may contact one of these organizations:

Canada: Office of the Privacy Commissioner of Canada
30 Victoria St., Gatineau, Quebec K1A 1H3
Phone: 819-994-5444 or 1-800-282-1376 (toll-free)
Phone (TTY): 819-994-6591
Website: priv.gc.ca

Quebec: Commission d'accès à l'information du Québec

Quebec City
525 René-Lévesque Blvd. E.
Suite 2.36
Quebec City, Quebec G1R 5S9
Phone: 418-528-7741 or
1-888-528-7741 (toll-free)
Fax: 418-529-3102

Montreal
2045 Stanley St.
Suite 900
Montreal, Quebec H3A 2V4
Phone: 514-873-4196 or
1-888-528-7741 (toll-free)
Fax: 514-844-6170

Email: cai.communications@cai.gouv.qc.ca
Website: cai.gouv.qc.ca

Alberta: Office of the Information and Privacy Commissioner of Alberta

Edmonton
9925 - 109 St. NW., Suite 410
Edmonton, Alberta T5K 2J8
Phone: 780-422-6860 or
1-888-878-4044 (toll-free)
Fax: 780-422-5682

Calgary
801 - 6 Ave. SW., Suite 2460
Calgary, Alberta T2P 3W2
Phone: 403-297-2728 or
1-888-878-4044 (toll-free)
Fax: 780-422-5682

Email: generalinfo@oipc.ab.ca
Website: oipc.ab.ca

British Columbia: Office of the Information and Privacy Commissioner for British Columbia
PO Box 9038, Stn. Prov. Govt.
Victoria, British Columbia V8W 9A4
Phone: 250-387-5629 or 1-800-663-7867 (toll-free)
Fax: 250-387-1696

Email: info@oipc.bc.ca
Website: oipc.bc.ca