

Personalized solicitation and Canada's anti-spam legislation

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

We may use your information for personalized solicitation, by telephone, mail or through commercial electronic messages (CEMs), primarily to inform you of ongoing promotions or products and services that may interest you.

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:

- > By contacting one of our Client Service Representatives at 1.866.249.1489 (toll-free)
- > By writing us through the mail at Banking Services, 199 Bay Street, Suite 600, PO Box 279 STN Commerce Court, Toronto, Ontario M5L 0A2.

When you receive an email:

- > By clicking 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.

Please note that this procedure does not apply to your statements, regulatory or administrative communications.

To learn more

If you have any questions, concerns or dissatisfactions regarding our handling of your personal information, or wish to access this information, please contact:

Chief Privacy Officer
199 Bay Street, Suite 600
PO Box 279 STN Commerce Court
Toronto, Ontario
M5L 0A2

Tel.: 416.865.5914 or 1.866.627.1799
Fax: 416.947.5118

If you feel you have not received an adequate response to your concerns after communicating with us, you may contact the Office of the Privacy Commissioner of Canada:

Office of the Privacy Commissioner of Canada
30 Victoria Street
Gatineau, Quebec K1A 1H3
Tel.: 819.994.5444 or 1.800.282.1376 (toll-free)
Fax: 819.994.5424
Tel. (TTY): 819.994.6591
priv.gc.ca

lbcdigital.ca

LBC Digital Code of Confidentiality



We care about protecting your privacy

At Laurentian Bank Financial Group*, 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.

For more information, please consult the full version of the “Laurentian Bank Financial Group Privacy Statement” on our website at lbcdigital.ca, by clicking on “Security and Privacy” 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 an individual, in this case, you. This may include but is not limited to your name, address, personal identification numbers, account numbers, credit and payment history, income, age, gender, date of birth and signature.

* Laurentian Bank Financial Group (LBCFG) is a diversified financial services provider whose mission is to help customers improve their financial health. Laurentian Bank of Canada, its subsidiaries and its entities are collectively referred to as Laurentian Bank Financial Group.

How we collect and use your personal information

Why do we collect your personal information?

LBCFG collects your personal information for the primary purposes of protecting your interests, serving you better and complying with legal and regulatory requirements. LBCFG is required to inform you of the purposes of collecting your personal information before or at the time of collection.

If external sources are needed to verify or supplement information, such as a credit check for certain LBCFG products, your authorization will be obtained first.

How do we collect your personal information?

We generally collect your personal information when you interact with us, for example, by calling us, or using our websites. We may also collect your personal information from publicly or commercially available sources, or, with your consent, from third parties.

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 purpose(s) for which it was collected and to comply with applicable law.

What rules apply to your consent?

We may collect, use or disclose your personal information with your consent or when authorized or permitted by law. 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.

Can your personal information be disclosed to third parties?

At LBCFG, we do not sell client lists or other client personal information to third parties.

We may disclose your personal information to third parties only with your consent or as permitted or required by law, such as in the following cases, but not limited to:

- › To respond to a request from a regulator or self-regulatory organization responsible for overseeing the business of members of LBCFG
- › To collect a debt from you
- › To support the credit process by releasing your credit and repayment history as well as identifiable information to credit bureaus and other lenders on an ongoing basis

Protecting your personal information

At LBCFG, we take confidentiality very seriously. We protect your personal information with various physical, technological and administrative safeguards. 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, to whom we limit access to only information required for the delivery of their services, and from whom we require appropriate protection of your information.

Accessing your personal information

You may ask for access to your personal information at any time. If you are a client of LBCFG, most of this information is available on your statements. To access other personal information, you can contact our Client Services team. We will inform you of any reasonable fees that may apply before carrying out the research.

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 refuse to communicate some 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

In order to comply with the law and give you the best possible service, we ensure your personal information is complete, accurate and kept up to date all the time. We therefore rely on you to help us maintain the accuracy of your personal information by notifying us of any changes to your telephone numbers, address, etc. If you do not inform us of such changes, we may no longer be able to communicate with you or continue providing our services to you. 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.