

Protecting your personal information and privacy

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

Chief Privacy Officer
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

1.866.249.1489 or
visit lbcdigital.ca

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

The Bank is committed to several voluntary banking industry codes designed to protect consumers, and which describe the rights and responsibilities of the Bank 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 the Bank, please consult our website:

laurentianbank.ca/voluntarycodes

The 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.

LBC Digital Problem Resolution Process



LAURENTIAN
BANK

We focus on keeping you satisfied

The 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 1.866.249.1489 (locally at 416.216.5384).

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

Problem Resolution Analyst

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 write or email Senior Management at:

Vice President, Operations

199 Bay Street, Suite 600
PO Box 279 STN Commerce Court
Toronto ON M5L 0A2
Email: vpoperations@laurentianbank.ca

Step Three: Contact the Bank's Ombudsman

If you have followed Steps One and Two and you are not satisfied with the resolution provided to you by the Bank, you may contact the Bank's Ombudsman. The Bank's Ombudsman will impartially investigate your concern. You may write or email the Bank's Ombudsman Office at:

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@laurentianbank.ca

Still not satisfied?

If after escalating your concerns to the Bank's Ombudsman and 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

401 Bay Street, Suite 1505
PO Box 5
Toronto ON M5H 2Y4
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, 6th 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