

The following outlines the steps Rogers Bank has taken to support each principle of the **Voluntary Commitments and Code of Conduct for the Delivery of Banking Services to Seniors** (“the Code”). Rogers Bank is committed to ensuring our services are consistently available and accessible to our senior consumers.

Principle	Steps Taken
<p><b>Principle 1: Banks will establish and implement appropriate policies, procedures, and processes to support the Code.</b></p>	<p>Rogers Bank established and implemented the following changes and has scheduled the remaining training to ensure compliance with the Code:</p> <ul style="list-style-type: none"> <li>• Sales training documents were updated to help frontline team members effectively communicate and recognize when a senior needs additional help, including:               <ul style="list-style-type: none"> <li>○ How to be more proactive with information about Rogers Bank</li> <li>○ How to adjust their tone and to be patient with seniors</li> <li>○ How to present information that is relevant to seniors</li> </ul> </li> <li>• Created a new accessibility page (<a href="https://rogersbank.com/en/accessibility">https://rogersbank.com/en/accessibility</a>) as a helpful reference for seniors to learn more about how Rogers Bank is accessible and where to find information that will support them. This page will be utilized within the Bank’s training documentation.</li> <li>• Created additional controls to ensure changes within projects do not impact accessibility features that support our senior consumers.</li> </ul>
<p><b>Principle 2: Banks will communicate effectively with seniors.</b></p>	<p>Rogers Bank implemented the following measures to facilitate effective communication with seniors:</p> <ul style="list-style-type: none"> <li>• The Rogers Bank website was redesigned to adhere to the World Wide Web Consortium (W3C) Web Content Accessibility Guidelines. Here are some of the ways we have made it easier to communicate to seniors:</li> </ul>

- Ensured text is easy to see and presented with adequate contrast
  - Made it easy to read or hear content, providing alternative communications for visuals, and making text compatible with assistive technologies
  - Created content adaptable to different screens without losing structure or information
  - Improved the site and app navigation
  - Added videos to help navigate self-serve features
- Created an Accessibility page on the Rogers Bank website to help seniors or anyone that needs more information about how Rogers Bank is accessible. The following details can be found on this page:
    - A summary of our self-serve features that includes the new Rogers Bank app, online banking and our automated phone system
    - How to enroll in pre-authorize debit, to make it easy to pay the Rogers Bank statements
    - Information about common fraud and phishing techniques
    - How to set up a Power of Attorney
    - Where to find account statements
- Launched the new Rogers Bank app that gives seniors another way to manage their Rogers Bank Mastercard account anywhere they go.
    - The app has a simplified view that helps seniors:

	<ul style="list-style-type: none"> <li>▪ Stay on top of their cash back rewards balance</li> <li>▪ View 24 months of statements</li> <li>▪ View transaction history</li> <li>▪ Manage their account</li> </ul> <ul style="list-style-type: none"> <li>○ The app also has device-specific accessibility features that helps with reading and visual impairments: <ul style="list-style-type: none"> <li>▪ Zoom in and out to view account details on Android and Apple devices</li> <li>▪ On Apple devices: text-to-speech and colour inversion for visually impaired, Siri assistance to open the app, and shake to undo the last keystroke</li> <li>▪ In Android devices: larger text size and a screen reader</li> </ul> </li> <li>• We will continue to improve the accessibility features for both Android and Apple devices within future enhancements of the mobile app.</li> <li>• Increased the font size of our credit cards, which will start to be available in 2021.</li> </ul> <p>In the unlikely event that our website, online banking portal, or the Rogers Bank app are unavailable, we may reach out to notify cardholders via email, text message, chatting with our chatbot or by making an announcement on our website. If anyone experiences a service outage, cardholders can contact our Call Centre by telephone or utilize one of our other Self Service options. This information is posted on the new accessibility page.  <a href="https://rogersbank.com/en/accessibility">https://rogersbank.com/en/accessibility</a></p>
<p><b>Principle 3: Banks will provide appropriate training to their employees and representatives who serve seniors.</b></p>	<p>Ongoing training for new and existing team members is scheduled on a recurring basis.</p>

	<ul style="list-style-type: none"><li>• Updated sales training documents to help frontline team members effectively communicate and recognize when seniors require additional help.</li><li>• Training our frontline team will commence in Q2 2021. Some of the areas included within the training material are to:<ul style="list-style-type: none"><li>○ Build on our existing training regarding red flags and other issues that affect seniors, such as romance scams and financial abuse</li><li>○ Educate seniors about credit monitoring and consumer statement alerts with the bureau</li><li>○ When to help recognize when a senior needs additional support understanding information</li><li>○ Encourage customer care representatives to educate seniors about our self-serve options, such as the Rogers Bank app and online banking to view statements, recent transactions, lock and unlock their account, signing up for pre-authorized debit, etc.</li><li>○ Educate seniors about the features of the new accessibility page that should be used as a reference, and where they can find more information about our Power of Attorney process and alternative ways to contact us</li><li>○ Teach employees where to find information about the Voluntary Code of Conduct Banking Services for Seniors</li><li>○ Teach employees how to educate seniors on the features we have in</li></ul></li></ul>
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	<p>place to protect them from financial abuse and mistreatment</p> <p>Annual anti-money laundering (AML) training is updated to include information about elder abuse and red flags that affect seniors. In addition, this training brings attention to the needs of seniors and issues that may affect seniors more than other age groups.</p>
<p><b>Principle 4: Banks will make appropriate resources available to client-facing employees and representatives to help them understand matters relevant to seniors’ banking needs.</b></p>	<ul style="list-style-type: none"> <li>• Training documentation is available to employees to reference within Intranet sites.</li> <li>• The new accessibility page is another source of information available to employees and clients.</li> <li>• Team members have been designated to help support and provide information about The Code for seniors.</li> </ul>
<p><b>Principle 5: Banks will endeavor to mitigate potential financial harm to seniors.</b></p>	<p>The following steps outline areas that help mitigate the potential for financial harm, while respecting clients’ privacy, security and autonomy:</p> <ul style="list-style-type: none"> <li>• Rogers Bank will continue to monitor cardholders, including seniors, as we do today. We have a suite of monetary and non-monetary rules designed to detect potential fraud on a Rogers Bank cardholders’ account. Rules are designed primarily to detect uncharacteristic spend patterns on established accounts, as well as risky spend on brand new accounts, particularly those in a non-face-to-face manner.</li> <li>• Seniors or caregivers can visit the new accessibility page where we provide the following links, if required, for more information about: <ul style="list-style-type: none"> <li>○ The Voluntary Code of Conduct for the Delivery of Banking Services to Seniors</li> <li>○ The Government of Canada page with information POA ‘What every older Canadian should know about: Powers</li> </ul> </li> </ul>

	<p style="text-align: center;">of Attorney (for financial matters and property) and joint bank accounts</p> <ul style="list-style-type: none"> <li>Accounts are currently risk scored based on a combination of various elements. These scores influence the monitoring of account usage, thereby ensuring standard and enhanced due diligence of accounts as needed. Accounts held by seniors have been designated with additional score enhancements that work alongside other factors that help determine the final risk score of the account.</li> </ul>
<p><b>Principle 7: Banks will publicly disclose the steps they have taken to support the principles set out in the Code</b></p>	<p>Rogers Bank will post the report annually on <a href="http://rogersbank.com">rogersbank.com</a> and the report will be sent to the FCAC. Rogers Bank took the following steps to support the principles set out in the Code:</p> <ol style="list-style-type: none"> <li>1. Established a team to support the Code for seniors.</li> <li>2. Modified processes and procedures to support the Code for seniors.</li> <li>3. Prepared training material to teach employees about the Code for seniors</li> <li>4. Incorporated the code into Rogers Bank’s regulatory Compliance management framework.</li> <li>5. Created a repository on the website and an area within the Rogers Bank Intranet for employees to reference information about how to support our senior consumers.</li> </ol>