

VOLUNTARY CODES OF CONDUCT

As part of our commitment to protect you, our customer, we have adopted a number of "Voluntary Codes of Conduct and Public Commitments". These guidelines and commitments establish the standards you can expect when you do business with us.

- Code of Conduct for the Credit and Debit Card Industry in Canada - <https://www.canada.ca/en/financial-consumer-agency/services/industry/laws-regulations/credit-debit-code-conduct.html>
- Principles of Consumer Protection for Electronic Commerce - <http://www.ic.gc.ca/app/oca/crd/dcmnt.do?id=46&lang=eng>

The Financial Consumer Agency of Canada (FCAC) monitors our adherence to Codes of Conduct and Public Commitments. You can contact the FCAC through their website at <http://www.fcac-acfc.gc.ca>.

