

OTHER AVENUES

If the problem is related to a personal information issue, you may get in touch with the Privacy Commissioner of Canada using the following contact information:

30 Victoria Street

Gatineau, Quebec K1A 1H3

Phone: 819-994-5444 or toll-free 1-800-282-1376

Phone (TTY): 819-994-6591

Fax: 819-994-5424

If you have any questions, concerns or dissatisfactions regarding the measures we take to better serve seniors¹ in application of the Code of Conduct for the Delivery of Banking Services to Seniors, you may contact:

Seniors Champion of Laurentian Bank

1360 René-Lévesque Boulevard West, suite 600

Montréal, Quebec H3G 0E5

seniors_champion@lbcfg.ca

1. For the purposes of the Code of Conduct for the Delivery of Banking Services to Seniors, a "senior" refers to an individual in Canada who is 60 years of age or older and who is transacting for non-business purposes.

ACHIEVING CUSTOMER SATISFACTION

LISTENING TO YOUR NEEDS



LAURENTIAN
BANK



LAURENTIAN
BANK

Customer satisfaction is a top priority at Laurentian Bank Group*. That is why we have put in place mechanisms to receive your comments on our policies and service quality, and to respond promptly when there is a problem that requires us to take corrective action.

Ideally, problems should be resolved directly between the parties concerned, but that is not always possible. For those situations, the Bank has created the Customer Inquiries team to ensure customer experience, provide assistance to customers upon request, and to communicate, when necessary, with the authorities concerned.

Laurentian Bank Group* is committed to several voluntary banking industry codes designed to protect consumers, and which describe the rights and responsibilities of the banks 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 Laurentian Bank Group, please consult our web site: www.laurentianbank.ca/voluntarycodes

If you have comments or complaints concerning our services, fees or confidentiality of personal information, we suggest you follow these steps:

Step 1:

Start by contacting your branch manager or the Laurentian Bank Telebanking Services:

Phone: 514-252-1846 or toll-free 1-800-252-1846

Email: www.laurentianbank.ca under the "Contact us" section.

Step 2:

If you are not satisfied with the response you received, please get in touch with the Laurentian Bank Customer Inquiries department:

Laurentian Bank

Customer Inquiries

1360 René-Lévesque Boulevard West, suite 600

Montréal, Quebec H3G 0E5

Phone: 514-284-3987 or toll-free 1-877-803-3731

customer_inquiries@laurentianbank.ca

*The name Laurentian Bank Group includes the following entities: Laurentian Bank of Canada, Laurentian Bank Trust, B2B Trust, LBC Trust, LBC Financial Services, Laurentian Bank Securities.

We are committed to respond to your request within a maximum of 5 working days. Subsequently, the person in charge of your file at hand will take all necessary measures to try to resolve the problem as quickly as possible.

Step 3:

If the issue is still not resolved to your satisfaction after the second step, please get in touch with the Laurentian Bank Ombudsman's Office, preferably in writing, using the following contact information:

Laurentian Bank

Ombudsman's Office

1360 René-Lévesque Boulevard West, suite 600

Montréal, Quebec H3G 0E5

Phone: 514-284-7192 or toll-free 1-800-479-1244

Fax: 514-284-7194 or toll-free 1-800-473-4790

ombudsman@laurentianbank.ca

Step 4:

Ultimately, you can get in touch with the Ombudsman for Banking Services and Investments using the following contact information:

20 Queen Street West, Suite 2400

P.O. Box 8

Toronto, Ontario M5H 3R3

Phone: toll-free 1-888-451-4519, ext. 2259

Phone (TTY): 1-855-889-6274

Fax: 416-225-4722 or toll-free 1-888-422-2865

ombudsman@obsi.ca

You can also get in touch with the Financial Consumer Agency of Canada (FCAC) using the following contact information:

427 Laurier Avenue West, 6th floor

Ottawa, Ontario K1R 1B9

Phone: 613-996-5454 or toll-free 1-866-461-3222

Phone (TTY): 613-947-7771 or toll-free 1-866-914-6097

Fax: 613-941-1436 or toll-free 1-866-814-2224

www.fcac-acfc.gc.ca