

## CAN YOU CONSULT OR CORRECT THE INFORMATION IN YOUR FILE?

You have access, at no charge, to all personal information held by a Laurentian Bank Group Member in your file, including any credit reports it has obtained. For a fee, you can obtain a transcription, reproduction or transmission of this information.

You are also entitled to have information about you corrected when you can demonstrate to the Bank or a Laurentian Bank Group Member that it is inaccurate, incomplete or ambiguous. In addition, you can add personal comments to your file if you consider that a point would be clarified by further information or explanation.

Similarly, if a Laurentian Bank Group Member has sent inaccurate information about you to a third party with detrimental consequences, the member will inform the other party immediately and communicate the necessary corrections.

To exercise your right of access or correction, contact personnel from your Laurentian Bank branch or the Laurentian Bank Group Member with whom you deal.

## A WORD ABOUT PERSONALIZED SOLICITATIONS

We have found over the years that many of our customers like to receive information on the promotions and services that we develop. For this reason, we contact you when we have an offer that may be of interest to you.

However, we can remove your name from our files if you do not wish to receive personalized mail or telephone solicitations.

If that is your preference, please advise the personnel from your branch or Laurentian Bank Group Member with whom you deal. We will remove your name from our solicitation lists. Please note that this procedure applies only to personalized communications, not bulk mailings or statement enclosures.

## WHOM SHOULD YOU TALK TO TO FIND OUT MORE?

Personnel from your Laurentian Bank branch or the Laurentian Bank Group Member with whom you deal will be happy to provide you with further information.

The Executive Vice-President, Operations and Systems and Chief Information Officer is responsible for protecting the confidentiality of all dealings with customers within the Laurentian Bank Group. Please send all requests to:

### **Executive Vice-President, Operations and Systems and Chief Information Officer**

Laurentian Bank  
Customer Inquiries  
1360 René-Lévesque Boulevard West, suite 600  
Montréal, Quebec H3G 0E5

Or call Customer Inquiries at 514-284-3987  
or toll-free 1-877-803-3731.

Finally, the Personal Information Protection and Electronic Documents Act confers all powers necessary to resolve a problem to the Privacy Commissioner of Canada. You can contact the office at:

### **Office of the Privacy Commissioner of Canada**

112 Kent Street  
Place de ville, Tower B, 3<sup>rd</sup> Floor  
Ottawa, Ontario K1A 1H3

For general inquiries, please call one of the following numbers:  
Tel.: 613-947-1698  
Toll-free: 1-800-282-1376  
Fax: 613-947-6850  
ATS : 613-992-9190

## QUESTIONS OF PRIVACY

## THE PROTECTION OF YOUR PERSONAL INFORMATION



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# HOW LAURENTIAN BANK GROUP PROTECTS INFORMATION CONCERNING YOU



## YOUR PRIVATE LIFE CONCERNS YOU ALONE

Information about your financial situation must be handled confidentially. That is the basic principle applied systematically by Laurentian Bank Group<sup>1</sup> to protect your privacy and security.

The coming into effect of the Personal Information Protection and Electronic Documents Act on January 1, 2001 and of the Act Respecting the Protection of Personal Information in the Private Sector, which went into effect in Quebec on January 1, 1994, only reinforced this policy. The result is that the Laurentian Bank Group now has a detailed Code of confidentiality governing the collection, possession, protection, use, disclosure, verification and modification of personal information in its files. All of the Laurentian Bank Group's dealings with its customers are governed by this Code.

This brochure summarizes the main points of the Group's Code of confidentiality. The full text of the Code may be consulted at any Laurentian Bank branch, at [www.laurentianbank.ca](http://www.laurentianbank.ca) by clicking on the link "Security and Privacy" at the bottom of the page and at the principal place of business of the Laurentian Bank Group Member with whom you deal.

## WHAT DO THE LAURENTIAN BANK GROUP MEMBERS USE PERSONAL INFORMATION FOR?

Essentially, this information enables the Laurentian Bank Group Members to understand and meet your financial needs.

Members record personal information in order to establish and maintain a service relationship with you that will be appropriate to your situation and your plans. The aim is to serve you efficiently and to protect your interests.

Members, if need be, record your names, addresses and telephone numbers, certain ID numbers, and information on your assets, debts and income. When this information is requested, the Bank makes a point of informing you of the use to be made of it. If external sources are needed to verify or supplement information, your authorization will be obtained first.

All personal information about you is held in a file kept at the branch where you do business, at the head office of Laurentian Bank or at the principal place of business of the Member with whom you deal.

## IS INFORMATION ABOUT YOU PROVIDED TO THIRD PARTIES?

The information that Members have concerning you is confidential. This information can be exchanged with other credit-granting organizations or credit information agencies when you apply, say, for a loan or a credit card and you authorize the Member to obtain or exchange information concerning you.

In some cases, a court, a government representative or other party invested with the authority of the law can require the Member to provide information about you without your prior consent.

Staff at your Laurentian Bank branch or Member with whom you deal can give you further information on this subject.

## HOW IS YOUR PERSONAL INFORMATION PROTECTED?

The Laurentian Bank Group makes a priority of guaranteeing you the highest level of confidentiality.

Security measures are applied to prevent unauthorized access to files containing personal information and to protect it against any use, modification, destruction or disclosure without your authorization. In particular, all Laurentian Bank Group personnel know that the obligation to keep personal information private is an essential condition of their employment.

Only authorized Laurentian Bank Group personnel may consult your file and only when their duties so require.

<sup>1</sup> The name Laurentian Bank Group includes the following entities: Laurentian Bank, Laurentian Bank Trust, BLC Trust, B2B Bank, LBC Financial Services, Laurentian Bank Securities.