



Summary Responsible Marketing Policy

This document is a summary (the “Summary”) of Laurentian Bank of Canada’s (“the Bank”) Responsibility Marketing Policy (the “Policy”). Since the Policy is reviewed and amended from time to time, this Summary may not fully reflect the up-to-date version of the Policy. In the event of a conflict between the content of this Summary and the provisions of the Policy, the Policy shall prevail.

1. INTRODUCTION

The Laurentian Bank of Canada (the “Bank”) is committed to responsible marketing and advertising across all channels, including print, digital, voice and other media. The Bank has created this Policy to guide Employees and contracted external partners involved in marketing and advertising across the Bank.

2. OBJECTIVES

The mission of Laurentian Bank is to help customers, institutions and issuers improve their financial health, and is grounded in its purpose to change banking for the better, by seeing beyond numbers by putting people first and giving everyone a chance to belong and thrive. Its actions are guided by the following core values: we place our customers first, we work together as one team, we act courageously, we are results driven, and we believe everyone belongs. By aligning marketing and advertising practices with its defined mission and core values, the Bank strives to make financial services more accessible to all and boost customer confidence and trust in the products and services it offers.

By being transparent about the Bank’s marketing and advertising practices, the Bank reinforces its commitment to supporting the individual financial needs and goals of its clients, whether they be related to sustainable investments or day-to-day financial transactions.

3. SCOPE

This Policy applies to the employees, contractors and vendors who provide marketing and advertising support to the Bank and its subsidiaries.

4. DESCRIPTION OF THE KEY COMPONENTS

The Bank is committed to providing clients with marketing information that is useful and easily understood. The Bank’s brochures, advertisements, sales campaigns, and digital media describe its products and services clearly and simply, and it strives to ensure that all documents provided to its clients are easy to understand.

The Bank acknowledges that advertising is highly regulated in the markets in which it operates and has a regulatory compliance program to ensure it complies with applicable legislation, including consumer protection laws and legislation governing advertising, signage, and labelling. The Bank follows the directions of various regulators, as well as established guidelines and standards of practice. In addition, the Bank is committed to several voluntary banking industry codes designed to protect consumers which describe the rights and responsibilities of the banks and their clients. More information is available on the Bank’s website at www.laurentianbank.ca.

The Bank’s goal is to provide marketing communications that empower customers to make informed choices about its financial products and services. In producing marketing and sales materials, the Bank strives to be:

Clear: The Bank uses plain language that is easy to understand. It presents all information, including product information in terms that are balanced, comprehensive and easily comparable.



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Truthful: The Bank communicates about products and services honestly and accurately, takes care not to mislead or make false representations in advertising and marketing materials and adheres to the guidelines and practices of various self-regulating bodies

Complete: The Bank includes all relevant information, including all applicable regulatory disclosures, information and sources, to allow customers to make informed decisions about the Bank's products and services.

Trustworthy: The Bank acts with integrity and fairness in all its interactions with customers, including through marketing and advertising channels.

Inclusive: The Bank's materials depict human diversity in various forms and reflect the reality of its customers. It is sensitive to different cultural, social, ethnic and religious groups in its advertising and marketing.

Customer-focused: The Bank places customers first, and it is committed to treating them with respect, openness and appreciation in all interactions. The Bank listens and responds to their concerns.

5. ROLES AND RESPONSIBILITIES

The Vice-President, Marketing has responsibility for the application of this Policy throughout the Bank, and any question or concerns regarding this policy should be directed to her/his attention.

6. INTERRELATIONS WITH OTHER DOCUMENTS

This Policy is to be read consistently with the Code of Ethics, Policy on Complaints Handling and other policies and guidelines that may be implemented by the Bank from time to time. In the event of any discrepancy between this Policy and the Code of Ethics, the provisions in the Code of Ethics will prevail.

7. FREQUENCY OF REVISION

This Policy will be revised every three years or more frequently as needed.

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