



COMPLAINT HANDLING PROCEDURE AND MANDATORY NOTICES AND DISCLOSURES

COMPLAINT HANDLING PROCEDURE

BNP Paribas believes that a close and efficient client communication is as important, for a good business relationship, as the quality of products and services. This is why we invite you to contact your relationship manager or a designated employee for any matter related to the management of your account, products offered, as well as services performed.

BNP Paribas is required to deal with any complaint within 56 days after the day on which the complaint is received. If you are not satisfied with the response provided by or you have not received any response from BNP Paribas within the prescribed period, you may contact directly the BNP Paribas CIB Canada **Chief Compliance Officer**:

Mr. Michel Allen
Telephone: (514) 285-6102
2001 Robert-Bourassa Boulevard
Montreal, Quebec, H3A 2A6
Email: canada_compliance_ethics@americas.bnpparibas.com

We are confident that your concern will be settled in a satisfactory and professional manner, through the use of our internal resources. However, in the event the issue is still not resolved to your satisfaction, you can contact the Canadian banking Ombudsman as follows:

Ombudsman for Banking Services and Investments
Telephone: 1-888-451-4519
401, Bay Street
Suite 1505, P.O. Box 5
Toronto (Ontario) M5H 2Y4
Email: ombudsman@obsi.ca
Fax: 1-888-422-2865
Website: <https://www.obsi.ca>

You may also contact at any time:

Financial Consumer Agency of Canada
Telephone: 1 (866) 461-3222
427, Laurier Avenue West, 6th Floor
Ottawa (Ontario) K1R 1B9
Website: <https://www.fcac-acfc.gc.ca>

Please note that BNP Paribas is now required to share with the Financial Consumer Agency of Canada its records about complaints received.

For any claim or request related to the protection of personal information you can contact the Privacy officer of BNP Paribas, in Canada. We will do our best to answer any claim or request within 30 days of their receipt. However, if your request requires more time to be processed, you will be advised accordingly.

Privacy officer
Telephone: (514) 285-6000
2001 Robert-Bourassa Boulevard
Montreal, Quebec, H3A 2A6
Email: privacy.officer@ca.bnpparibas.com

If you are not satisfied after having contacted our Privacy officer, you have the right to file a complaint with the Office of the Privacy Commissioner of Canada:

Office of the Privacy Commissioner of Canada
Telephone: 1-800-282-1376
Fax: 819-994-5424
30 Victoria Street
Gatineau (Quebec) K1A 1H3
Website: <https://www.priv.gc.ca>

NOTICE REGARDING ACCESS TO FUNDS

Any amount credited to an account you hold with BNP Paribas, in Canada, as a result of the deposit of any cheque, note, bill of exchange, payment order or any other similar instrument or a fund transfer, may be withheld until the expiry of a period permitting to believe that it has been paid on a final basis or that the transfer cannot be reversed, subject to applicable regulations.



BNP PARIBAS

The bank for a changing world

Page 2

NOTICE OF UNINSURED DEPOSITS

Deposits with BNP Paribas are **not insured** by the Canada Deposit Insurance Corporation.

DEPOSIT CONFIRMATIONS

The annual rate of interest, the calculation method of the interest, the frequency of payment of interest and any other condition or circumstance that could affect the rate of interest will be communicated to the customer verbally and in writing at the time the Bank confirms any deposit received for a given term.

PRIME RATE AND BASE RATE

The Prime rate of the Bank is the annual interest rate announced by it as being its reference rate to determine interest rates on Canadian dollar loans made in Canada by the Bank. The US Base rate of the Bank is the annual interest rate announced by it as being its reference rate to determine interest rates on American dollar loans made in Canada by the Bank.

The Bank may change its Prime rate and its US Base rate at any time, without prior notice. Changes are communicated in writing or posted in the offices and Websites of the Bank.

RATES – DEPOSIT ACCOUNTS

Unless agreed otherwise, any credit balance in a Canadian dollar deposit account bears interest at the annual Prime rate of the Bank minus five percent (5%)¹; such interest is calculated on the daily outstanding balance at the end of the day and is payable monthly on the last day of the month.

Interest rates may be changed upon written notice issued 30 days prior to the date where the new rate is to come into effect. Changes are posted in the offices and on the Websites of the Bank. The Bank reserves the right to introduce new charges or to increase any published charge:

- By a written notice joined to the statement of account of the customer, sent 30 days before the date where the change is to come into effect;
- By posting a notice in the offices and on the Websites of the Bank, 60 days before the date where the change is to come into effect.

¹ With a floor rate of 0.00%.



DEBIT BALANCES

The customer acknowledges that any debit balance in its account represents an advance made by the Bank to the customer, and the customer undertakes to repay such advance, on demand by the Bank, with interest calculated on the daily debit balance, at the end of the day, at the prevailing annual Prime rate of the Bank (or annual US Base rate if the account is in American dollars), unless agreed otherwise in writing, which may be debited monthly to the relevant account. Minimum fees of \$ 5.00 per month shall be debited, as applicable.

SERVICE CHARGES

Unless different charges are negotiated and agreed to in writing, standard service charges, a non-exhaustive list of which are available on the Websites of the Bank, apply to deposit accounts and to some other transactions. Specific charges applicable to services offered by the Bank to the customer (some of which may apply to deposit accounts) are communicated to the customer by separate letter transmitted by mail or email. If the various applicable charges cannot be determined at the time of the opening of an account, the Bank will advise the customer of such charges as soon as they are determined.

For further information, please contact your local office of BNP Paribas, in Canada.



BNP PARIBAS

The bank for a changing world

Page 4