



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.

What are the different stages of the complaint handling process?

Stage 1 to 3: Complaint reception and confirmation/ acknowledgment of details with the client within 5 business days.

Stage 4 & 5: Investigation of the complaint, take necessary action and suggest solution.

Stage 6 to 8: Communication of the solution to the client and case resolution.

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 by or if you have not received any response from BNP Paribas within the prescribed period, you may directly contact the BNP Paribas CIB Canada

Compliance Team

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 also contact within 56 days the Canadian Ombudsman as follows:

Ombudsman for Banking Services and Investments

Telephone: 1-888-451-4519

20 Queen Street West, Suite 2400, P.O. Box 8, Toronto ONM5H 3R3

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, 5th Floor, Ottawa (Ontario) K1R 1B9

Website: <https://www.fcac-acfc.gc.ca>

Please note that BNP Paribas is now required to share with Financial Consumer agency of Canada its records abouts 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.



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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.



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