



## **COMPLAINT HANDLING BROCHURE AND MANDATORY NOTICES AND DISCLOSURES**

### **COMPLAINT HANDLING BROCHURE**

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?**

Step 1 to 2: Complaint reception and confirmation/ acknowledgment of details with the client within 5 business days

Step 3 to 4: Attempt of resolution, if not resolved within 14 days, referral to Designated officer

Step 5 to 7: Communication of the solution to the client and case resolution within 56 days

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](mailto:canada_compliance_ethics@americas.bnpparibas.com)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which include banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body:

#### **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](mailto:ombudsman@obsi.ca) / Fax: 1-888-422-2865/ Website : <https://www.obsi.ca>



**BNP PARIBAS**

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

- Web site:** [Financial Consumer Agency of Canada - Canada.ca](https://www.canada.ca/en/financial-consumer-agency.html)  
(<https://www.canada.ca/en/financial-consumer-agency.html>)
- Online form:** [Contact Financial Consumer Agency of Canada - Canada.ca](https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html)  
(<https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>)
- Phone:**  
For service in English: 1-866-461-FCAC (3222)  
For service in French: 1-866-461-ACFC (2232)  
For calls from outside Canada: 613-960-4666

**Teletypewriter (TTY):**  
1-866-914-6097 / 613-947-7771

**Video Relay Service:**  
FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC.  
Visit <https://srvcanadavrs.ca/en/> to learn more.

**Mailing address:**  
Financial Consumer Agency of Canada  
427 Laurier Avenue West, 5th Floor  
Ottawa ON K1R 7Y2

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@us.bnpparibas.com](mailto:privacy.officer@us.bnpparibas.com)



**BNP PARIBAS**

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.

**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 no interest.

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.

## **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.