

## VOLUNTARY CODES OF CONDUCT AND PUBLIC COMMITMENTS

To help ensure that your consumer rights are protected as a Fairstone customer, we have adopted several Voluntary Codes of Conduct and Public Commitments. The following guidelines outline the high standards and level of service you can expect when you do business with us.

### **Voluntary Codes of Conduct**

ENGLISH – PDF	URL
<a href="#">Code of Conduct for the Credit and Debit Card Industry in Canada</a>	<a href="https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol_20150413_creditdebitcode_en.pdf">https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol_20150413_creditdebitcode_en.pdf</a>
<a href="#">Code of Conduct for the Delivery of Banking Services to Seniors</a>	<a href="https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol-seniors-en.pdf">https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol-seniors-en.pdf</a>
<a href="#">Code of Conduct for Federally Regulated Financial Institutions: Mortgage Prepayment Information</a>	<a href="https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol_20120304_mopp_en.pdf">https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol_20120304_mopp_en.pdf</a>
<a href="#">Canadian Bankers Association: Code of Conduct for Authorized Insurance Activities</a>	<a href="https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol_20090000_authorizedinsuranceactivities_en.pdf">https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol_20090000_authorizedinsuranceactivities_en.pdf</a>
<a href="#">Principles for Consumer Protection of Electronic Commerce: A Canadian Framework</a>	<a href="https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol_20090000_consumerprotectionelectroniccommerce_en.pdf">https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol_20090000_consumerprotectionelectroniccommerce_en.pdf</a>

### **Public Commitments**

<a href="#">Commitment on Modification or Replacement of Existing Products or Services</a>	<a href="https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol_20120801_morps_en.pdf">https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol_20120801_morps_en.pdf</a>
<a href="#">Commitment to Provide Information on Mortgage Security</a>	<a href="https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol-mortgage-security-en.pdf">https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol-mortgage-security-en.pdf</a>
<a href="#">Commitment on Powers of Attorney and Joint Deposit Accounts</a>	<a href="https://cba.ca/Assets/CBA/Documents/Files/Article%20Category/PDF/vol-poa-joint-account-en.pdf">https://cba.ca/Assets/CBA/Documents/Files/Article%20Category/PDF/vol-poa-joint-account-en.pdf</a>
<a href="#">Mastercard Zero Liability</a>	<a href="https://www.mastercard.ca/en-ca/vision/who-we-are/terms-of-use/zero-liability-terms-conditions.html">https://www.mastercard.ca/en-ca/vision/who-we-are/terms-of-use/zero-liability-terms-conditions.html</a>
<a href="#">Plain Language Mortgage Documents – CBA Commitment</a>	<a href="https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol_20040929_plainlanguagemortgage document_en.pdf">https://cba.ca/Assets/CBA/Documents/Files/ArticleCategory/PDF/vol_20040929_plainlanguagemortgage document_en.pdf</a>