
2023 Public Accountability Statement



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Message from the CEO

Looking back at the previous year, we observe that Fairstone Bank has successfully navigated a challenging economic landscape, marked by high inflation, rising interest rates and geopolitical uncertainties. Our strategic agility and foresight have been instrumental in overcoming these hurdles. The resilience of our team has led to our continued growth and stability, resulting in significant achievements. We closed the year with \$7.4 billion in consolidated assets, a testament to our financial strength. Our dedicated workforce of nearly 1,800 employees has played a crucial role in serving over 1.8 million customers, demonstrating the trust our customers and partners have in us and the dedication of our employees.

Our role in the Canadian economy and our commitment to our clients and partners have never been more important. This year, we've deepened our engagement with the communities we serve, dedicating over 5,865 hours to volunteer work and significantly contributing to financial literacy and community engagement. Our partnerships, like those with JA Canada, the Canadian Women's Foundation, United Way and the Red Cross have enabled us to contribute meaningfully to the well-being of our communities across the country. In 2023, we also expanded our reach and impact by opening new branches and continuing to innovate in digital lending, retail financing and support for special populations. These efforts are central to our purpose of being Canada's most accessible and responsible consumer lending bank and fostering a sustainable future for all Canadians.

As we look ahead, our focus remains on building alongside our communities, driving digital transformation for enhanced customer experiences, and continuing our commitment to diversity, equity, and inclusion. This Public Accountability Statement details the full scope of our efforts and contribution to the Canadian economy and society in 2023. I invite you to read through this document to understand the breadth of our impact and our vision for the future.

Together, we are building a stronger, more inclusive, and financially literate Canada.

Scott Wood

President and Chief Executive Officer
Fairstone Bank of Canada and
Fairstone Financial Inc.



We are dedicated to fostering positive change that enhances the welfare of individuals, communities and the environment.

About Fairstone Bank's 2023 Public Accountability Statement

Fairstone Bank of Canada's 2023 Public Accountability Statement details Fairstone Bank and its subsidiaries' activities, including community engagements, philanthropic activities, charitable donations, paid taxes, number of employees, locations and more. It contains information about the 2023 fiscal year (January 1, 2023 – December 31, 2023) for Fairstone Bank of Canada and its subsidiaries, Fairstone Financial Inc., Eden Park Inc. and Fig Financial Inc. (hereinafter collectively referred to as "us" or "our" or "we" or "Fairstone"). Unless otherwise noted, all dollar amounts are expressed in Canadian currency.

Fairstone's affiliates

Fairstone Bank of Canada's affiliates operates under the following legal entity names, as of December 31, 2023:

- **Fairstone Financial Inc.**
- **Eden Park Inc.**
- **Fig Financial Inc.**

The information and activities presented in the Public Accountability Statement include those of the Bank and its affiliates.



About Fairstone

Fairstone Bank of Canada (“Fairstone Bank”) and its subsidiary, Fairstone Financial Inc. (“Fairstone”), provide a wide range of innovative financial services that enable Canadian consumers and businesses to achieve their goals. Collectively, Fairstone Bank and its subsidiaries offer credit cards and rewards programs, retail financing, automobile financing and fully digital personal loans through partners, in addition to unsecured and secured personal loans and mortgages online and at over 250 branches coast to coast. With a long-established Canadian history, Fairstone Bank and Fairstone are committed to being Canada’s most accessible and responsible consumer lending bank.

OUR CORPORATE STRATEGY

Our corporate strategy is anchored by four pillars designed to drive our purpose and shape our future. These pillars are not just strategic directions; they are commitments to excellence, efficiency and ethical practice. At the core of this corporate strategy is our people, whose talent, dedication and insights fuel our success. As a roadmap, it enables each employee to significantly contribute to our purpose through:

Sustainable Growth

We aim for growth that is not just impressive in figures but sustainable in practice. This involves achieving smart earnings and receivables growth, enhancing returns, maintaining profitability, and optimizing operational efficiency while at the ready to seize strategic opportunities.

Customer Experience

Central to our operations is our commitment to our customers. We are redefining the customer journey, integrating more technology and personalization to create frictionless, satisfying experiences. Our focus is on understanding and anticipating customer needs, ensuring we are always a step ahead in providing tailored solutions.

Operational Efficiency

Efficiency, quality and innovation are the cornerstones of our operational strategy. We are investing in technology, enhancing processes, and leveraging analytics for sustained improvement and business continuity.

Responsible Governance

The backbone of our strategy is strong governance and robust risk management. We are committed to ethical practices, regulatory compliance, and safeguarding information security.



OUR PURPOSE

Be Canada’s most accessible and responsible consumer lending bank.

OUR FOUNDATION

Our values are the foundation of our organizational culture, uniting individuals from diverse backgrounds by defining our collective expectations and guiding our decision-making process. By nurturing our culture, living our values, and empowering each employee, we ensure the success of our purpose.



Integrity

We act with integrity and hold ourselves to the highest standards.



Respect

We treat everyone with respect and empathy.



Accountability

We own our role and behave responsibly.



Recognition

We contribute to and celebrate our shared success.



Diversity

We are open to different points of view and embody understanding.

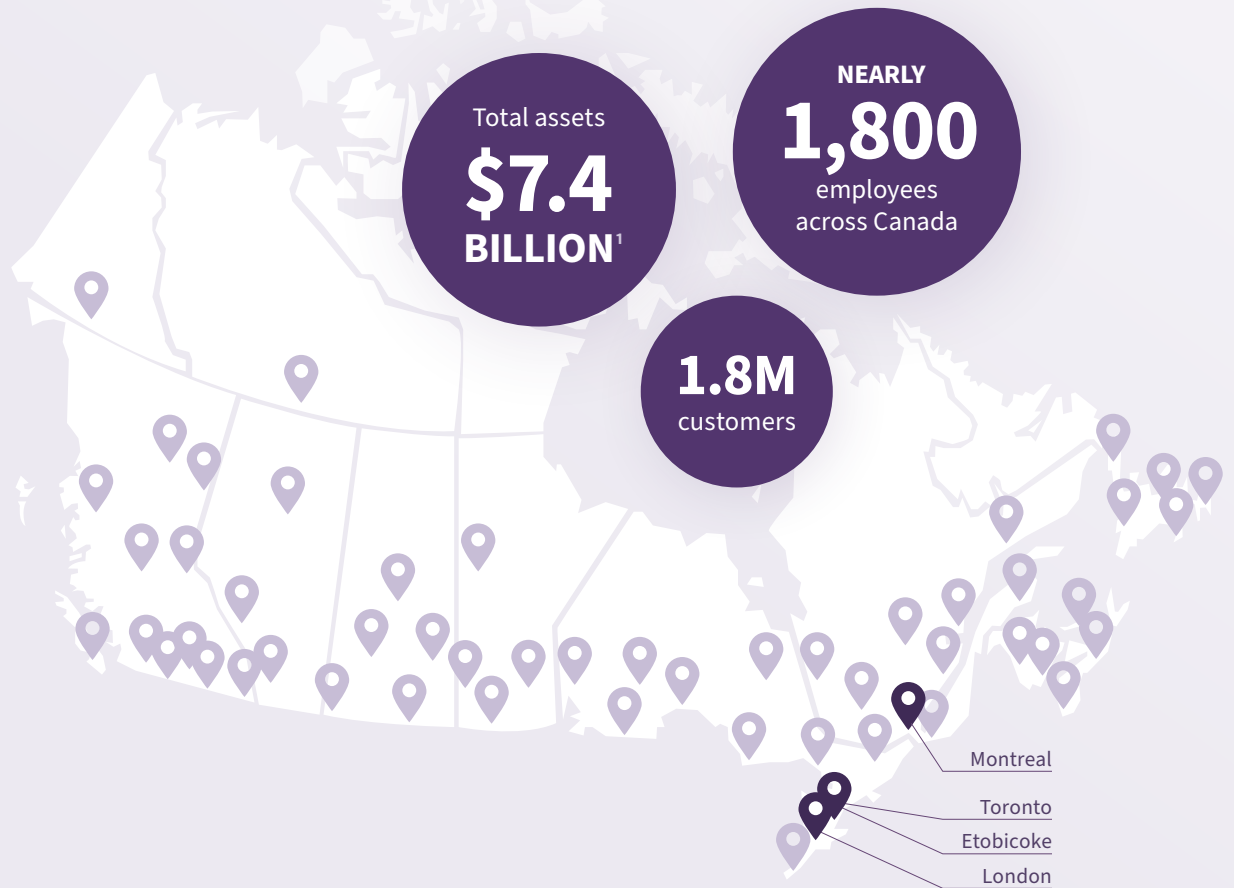


Innovation

We bring forward new ideas, processes and products to create value for our stakeholders.

OUR FOOTPRINT ACROSS CANADA

Fairstone's corporate offices are strategically situated in Montreal, Toronto, Etobicoke, and London, while our extensive presence spans **252 branch locations** coast to coast in communities across Canada.



¹ Total assets as of December 31, 2023

LEADERSHIP PRINCIPLES

With our purpose as a foundation for our organization's culture, we also introduced a set of leadership principles that clearly outline our collective aspirations and expectations for all employees across our organization.

We view every member of every team as a leader who contributes to creating positive customer experiences. Our leadership principles help us establish a standard definition of what it means to work at Fairstone.





- Keep our customers at the centre of all that we do
- Lead the future with courage and compassion
- Be passionate and empower performance and behaviour
- Treat every dollar as if it were your own
- Collaborate to succeed
- Create positive employee experiences and invest in our people








OUR SERVICES

Fairstone offers a suite of financial services designed to enhance customer loyalty, enable business growth and achieve the goals of consumers and businesses.

Fairstone Bank Services

-  Credit Card Services
-  Credit Financing Solutions
-  Related Protection Services
-  Guaranteed Investment Certificates (GICs)

Fairstone, EdenPark and Fig Services

-  Unsecured Personal Loans
-  Secured Personal Loans
-  Mortgages
-  Retail Financing
-  Auto Financing via EdenPark

Community Engagement

Connecting with people living in the communities where we operate has always been ingrained in our practice to create positive change and contribute towards an inclusive and sustainable future.

Our commitment to our communities includes knowing their distinctive cultures, meeting their specific needs, and creating the foundation for their prosperous future. Our employees invest their time, talent and expertise towards initiatives that assist regional communities across Canada through donations and volunteer work. Over the last six years, our employees have dedicated 3,704 hours to help build stronger communities. We strongly believe our contribution to Diversity, Equity, and Inclusion, as well as Financial Literacy and Community Engagement, is essential to the local communities, and this is why they are the areas where we focus our commitment.



Community Sponsorship Program

Fairstone helps foster a strong connection between employees and the local communities they serve. We actively encourage our team members to engage with their neighbourhoods by supporting and investing in local initiatives. Through our Community Sponsorship Program, we provide both financial resources and dedicated volunteers to contribute to various community events. Our employees enthusiastically participate in these events, connecting with their neighbors and helping create a more vibrant and positive community atmosphere. In 2023, Fairstone proudly sponsored 38 organizations and contributed \$60,000 to support community-focused initiatives, with many of our dedicated employees volunteering their time.

38
ORGANIZATIONS
sponsored in 2023
by Fairstone
branches

\$60K
INVESTED
in community
focused
sponsorship



Fairstone's dedicated employees enthusiastically volunteered at the Special Olympics Nova Scotia 2023 event.

COMMUNITY SPONSORSHIP COMMITTEE

At the heart of Fairstone's commitment to community engagement is the Community Sponsorship Committee, a dedicated group comprised of members from each of our four geographic regions, along with representatives from the Corporate Communications team. The committee plays a pivotal role in our Community Sponsorship Program, working diligently to facilitate collaboration among teams across Canada and actively seeking out potential sponsorship opportunities in each local community. Additionally, the committee promotes the Fairstone brand by coordinating and executing local events across all regions. Furthermore, they thoughtfully identify and approve sponsorship opportunities that align with one or more of our key Corporate Social Responsibility pillars, ensuring that our contributions make a meaningful impact in the communities we serve.



Special Olympics Nova Scotia Truck Convoy (Nova Scotia)

The Special Olympics Nova Scotia Truck Convoy is a remarkable event that brings together truckers, law enforcement, and supporters to raise funds and awareness for Special Olympics Nova Scotia. Fairstone takes great pride in contributing to this cause as we believe in the transformative power of sports for individuals with intellectual disabilities. Our support helps provide opportunities for these athletes to pursue their passions, fostering inclusion and empowerment in our community.

“Fairstone's unwavering support has been instrumental in the success of the Big Rigs, Big Hearts, Big Results Truck Convoy. Your dedication has helped us become the #1 Truck Convoy supporting Special Olympics across North America. Fairstone and its employees consistently step up, providing vital financial and human resources to make our Truck Convoy event a reality. Without your invaluable contributions, we simply couldn't achieve our mission.”

JOHN J MACDONALD

Director, Business Development and Marketing, Special Olympics Nova Scotia

 **Ride for Dad (Manitoba)**


Ride for Dad Manitoba is a dedicated organization with a mission to raise awareness and funds for prostate cancer research and education. Through their annual motorcycle ride event and community initiatives, they unite riders and supporters in the fight against this prevalent health concern. Their commitment to raise awareness around prostate cancer is making a significant impact in our community and beyond, and Fairstone is proud to contribute to their considerable efforts.

“On behalf of the Manitoba Motorcycle Ride for Dad committee, I deeply thank Fairstone and its employees for their unwavering support. Their dedication, from volunteering at events to spreading awareness, is invaluable in our fight against Prostate Cancer. Fairstone's monetary contribution greatly aids our one-day event, but it's just the beginning. Together, we fund research and education, encouraging men to get the PSA test. Early detection is key, and with your help, we can save lives. Fairstone is part of our Ride for Dad family, spreading the message: ONE FAMILY, ONE FIGHT.”

MOE SABOURIN
Co-Founder/Co-Chair
Ride for Dad Manitoba



The Manitoba West team has actively participated in the Manitoba Ride for Dad event.

 **Coupe D’Afrique des Nations Gatineau-Ottawa (Québec)**

In 2023, Fairstone proudly supported the Coupe D’Afrique des Nations Gatineau-Ottawa (CAN GATO) tournament. This soccer competition brought together over 1,200 passionate young players from diverse backgrounds in the Gatineau-Ottawa region. Beyond being a tournament, CAN GATO celebrates diversity, community integration, and the joy of soccer. The event provides a platform for youth to proudly represent their countries and promotes unity through friendly competition.



1,200
YOUNG PLAYERS
from diverse backgrounds

Bachir Cissé, from the Gatineau North District, played a key role in initiating Fairstone’s participation in the Coupe D’Afrique des Nations Gatineau-Ottawa (CAN GATO) tournament.

Fairstone is proud to contribute to the considerable efforts of all the sponsored organizations.

Durham Outlook for the Needy (Ontario)

Durham Outlook for the Needy, located in Oshawa, Ontario, plays a vital role in the community by providing essential support to those in need. Fairstone proudly contributes to its mission through donations and employee volunteerism. In addition to our financial support, our dedicated employees engaged in four volunteer activities in 2023, offering their time and skills to help the organization in various capacities. These initiatives reflect Fairstone's commitment to making a positive impact and strengthening our connection with the community we serve.

“The Fairstone team brings enthusiasm, efficiency, and a strong sense of community spirit, leading to tangible improvements in our kitchen operations. Their commitment to making a difference allows us to serve more individuals and families facing food insecurity. Fairstone's employees create a positive and collaborative environment, benefiting volunteers and those relying on our services. We are sincerely thankful for our ongoing partnership with Fairstone, as their involvement continues to play a pivotal role in the positive impact we have on our community.”

VALERIE MORETON
 Director of Operations & Fundraising
 Durham Outlook



The Oshawa team was actively engaged in one of the four volunteering activities that Fairstone participated in during 2023.

Peterborough MusicFest (Ontario)

Fairstone is proud to support Peterborough MusicFest, recognizing the significance of this cultural event in our community. Our donation reflects our commitment to enriching the arts and bringing music to the hearts of many. Peterborough MusicFest plays a vital role in fostering community spirit, and we are honoured to contribute to its success, ensuring that the joy of music continues to unite and uplift our community.

These initiatives reflect Fairstone's commitment to making a positive impact and strengthening our connection with the community we serve.

List of the organizations that we supported in 2023:

Atlantic

- Drive By Santa @ Autism Connections Fredericton (NB)
- Hockey Helps the Homeless (NS)
- Miss Achievement Newfoundland & Labrador (N&L)
- Special Olympics Truck Convoy (NS)

Ontario

- Daily Bread
- Durham Outlook - Hunger Drive Charity Golf Tournament
- Durham Outlook for the Needy - 4 Free Meals
- Easter Seals
- Espanola Santa Parade
- Espanola Skating Carnival
- Food for Life Toronto
- Fred Victor Toronto
- Great Cycling Challenge
- JA Invest in Kids Golf Tournament
- London's Health and Homelessness Fund for Change
- Miracle Marathon Xmas Jam
- Northern Heat Ribfest
- Peterborough MusicFest
- Project Sunshine
- United Way Day of Caring
- Walleye Masters
- Whitby Ribfest

Quebec

- CAN GATO (QC-ON)
- Leucan (QC)
- L'Œuvre des Samaritains (QC)

West of Canada

- Army & Navy Vets Golf tournament (SK)
- Carmichael Outreach (SK)
- Cold Lake Extreme Mudfest (AB)
- Fairstone Feeds (Break free) (SK)
- Health Foundation Gala (AB)
- MBIA Walk (MB)
- Moose Jaw Canada Day (SK)
- Parkland Food Bank Tournament (AB)
- Parksville Beachfest (BC)
- Peachland Canada Day Race & Rope (BC)
- Penticton ALERT (BC)
- Ride for Dad (MB)
- Super Strength for Super Kids (MB)
- Walleye Masters (AB)
- Whoop & Hollar Festival (MB)



Community Matters Month

Every September, Fairstone takes great pride in hosting Community Matters Month.

As an organization deeply committed to community engagement, this month-long campaign serves as a powerful platform to inspire collective action and volunteerism. The campaign not only provides us with an opportunity to positively impact our communities, but also bolsters team dynamics by strengthening relationships within our teams.

Our achievements in 2023 speak volumes about our impact: a record-breaking 782 Fairstone employees participated in the Community Matters Month campaign, demonstrating an inspiring level of engagement. The second edition of the Fairstone Food Drive was an overwhelming success, with over 65 food drives organized nationwide to combat hunger in our communities. Our collective efforts reached 89 charities across Canada, offering support through team volunteering, food drives, and various other initiatives, ensuring they have the resources necessary to continue their essential work.



782

employees participated in the Community Matters Month campaign

65

food drives organized nationwide to combat hunger in our communities

5,865
HOURS

of volunteer work in 2023

VOLUNTEER DAY

Fairstone empowers employees to make a difference by supporting their volunteering efforts. Through the Fairstone Volunteer Program, permanent full-time and eligible part-time employees receive a paid day each year to volunteer for a registered charity of their choice, focusing on our three CSR pillars. This volunteer activity can be conducted during regular work hours and can be scheduled on a single day or spread out incrementally over multiple days.

Several employees from the Montreal Corporate Office volunteered to assist Le Chaînon in Montréal during Community Matters Month.

Corporate Donations and Fundraising Campaigns

In the spirit of community and corporate responsibility, Fairstone corporately extends financial support to charitable organizations and community initiatives.

Our commitment to making a positive impact goes beyond responsible lending solutions; it encompasses a dedication to giving back and fostering meaningful change. Our corporate donation initiatives and fundraising campaigns reflect our mission to empower individuals, strengthen communities, and create a brighter future for all.



RED CROSS PARTNERSHIP

In 2023, Fairstone announced a three-year, \$75,000 partnership with the Canadian Red Cross, furthering our commitment to making a lasting impact on the communities we serve. This collaboration highlights our dedication to supporting communities in need and aligns with our broader corporate social responsibility efforts. We look forward to expanding our involvement with the Canadian Red Cross and working together to create a stronger, more resilient society.

DOUGLAS FOUNDATION

For the third consecutive year, Fairstone contributed a \$20,000 corporate donation to the Douglas Foundation to support an annual fundraising event promoting mental health awareness. This unique initiative welcomed the community to participate in a captivating Bingo Night held in the antique basement setting of the Douglas Institute. Our corporate donation reflects our commitment to enhancing mental health initiatives and creating positive change in our communities.

To create a brighter future for all.

\$75K

3-year partnership with Canadian Red Cross

\$20K

donation to the Douglas Foundation

\$80K

4-year commitment to the Canadian Women's Foundation's Economic Development Program

\$212K

in employee and corporate donations for United Way

\$80K

fundraised for Leucan

CANADIAN WOMEN'S FOUNDATION PARTNERSHIP

Fairstone believes that diversity and gender equality are key to organizations' health, productivity, and success, both from an employee and business standpoint. To that end, Fairstone pledged a four-year, \$80,000 commitment to the Canadian Women's Foundation's Economic Development Program in 2023 and continues collaborating on initiatives to help women, girls, and gender-diverse people escape poverty.

FAIRSTONE'S UNITED WAY CAMPAIGN

Fairstone's United Way (UW) Campaign achieved remarkable success in 2023 through active fundraising and friendly competition. Employees showed great enthusiasm, surpassing our initial target of \$150,000 and propelling our total contribution to an impressive \$212,656. A revamped format including team competitions and engaging activities, like the Big Bingo Bonanza game to close out the campaign, proved highly effective. Increased employee engagement was notably supported by UW Live Speaker events and a "Champions" strategy, amplifying our corporate messaging.

In appreciation of our employees' consistent generosity, Fairstone rewards those who contribute the equivalent of one hour's pay each month through payroll deductions with an Angel Day, granting them an extra day of planned time off. Since 2018, Fairstone has proudly given a total of 1,718 Angel Days to employees who actively participate in the United Way fundraising campaign.

409
ANGEL DAYS
 granted for
 the 2023 UW
 Campaign





2023 FAIRSTONE X LEUCAN CHALLENGE

The 2023 Fairstone Leucan campaign has been truly inspiring, with our collective dedication and compassion making a lasting impact on the lives of children with cancer and their families. Key highlights include Fairstone employees raising an impressive \$64,430 for Leucan, demonstrating our commitment to making a difference. To further support this cause, Fairstone has contributed an additional \$15,000 to Leucan, for a total of \$79,430. The Leucan Committee organized a memorable run in St-Jean-sur-Richelieu, Quebec, where employees, families, and friends united in solidarity. Additionally, several courageous employees participated in the Shaved Head Challenge for Leucan, leaving an indelible mark of their bravery and commitment. In total, 116 employees participated in the 2023 Fairstone x Leucan Challenge.



Several courageous employees participated in the Shaved Head Challenge for Leucan, allowing the team to raise nearly \$80k for the cause.

“Over the past 8 years, the Quebec sector has been actively involved with Leucan, raising over \$340,000 through the participation of more than 550 individuals. This involvement has had a significant impact, enabling Leucan to support 31 families affected by illness. Beyond the financial contributions, this experience has strengthened cooperation, empathy, and teamwork within the Quebec sector. Each year, we feel an increasing desire to join this noble cause, which provides valuable support to sick children and their families.”

JEAN-MARC RICHARD

District Manager, Quebec Area and Leucan Champion at Fairstone

116

Employees participated in the 2023 Fairstone x Leucan Challenge



Financial Literacy Tools and Partnerships

At Fairstone, we prioritize financial literacy as an essential component of our commitment to Canadians.

Beyond offering responsible lending solutions, we have cultivated a range of initiatives dedicated to promoting financial literacy. We aim to empower Canadians with the knowledge, skills, and resources necessary for making informed and responsible financial decisions. We also actively contribute to initiatives to equip the younger generation with the confidence to successfully navigate their financial journey.

Whether through in-person interactions at our branch locations or online searches for information on key topics on our website, we provide current and prospective borrowers with essential tools and information to inform their borrowing choices.

Our commitment to financial well-being further extends to fraud prevention and the assurance that borrowers requesting a personalized, no-obligation loan quote will not impact their credit score. Online account management also allows borrowers to oversee their loans and proactively track their progress.

² A total of 183 blogs on Fairstone.ca with 264,992 page views in 2023.

This includes :

- **Access to articles, tips and tools on [Fairstone.ca](#)**, which help borrowers manage their loans and achieve their financial objectives
- **14 free online loan calculators** that allow website visitors to explore loan options, calculate payments, and make well-informed borrowing decisions
- **A series of [online articles](#)², [infographics](#) and [videos](#)** about borrowing options, budget management, financial literacy, and more
- **[Fraud prevention resources](#)**
- **A free, personalized, no-obligation loan quote** with the assurance that requesting a quote does not impact their credit score
- **Access to online account management** allows borrowers to oversee their loans and proactively track their progress.



PARTNERSHIP WITH JA CANADA

Since 2015, Fairstone has proudly partnered with JA Canada, the nation's largest youth business education organization. This annual collaboration enables JA Canada to equip students from grades 3 to 12 across the country with the knowledge and confidence necessary for academic success while fostering foundational financial skills crucial for their future achievements in both work and life. In a continued display of our commitment, we renewed our annual \$50,000 agreement in 2023 to further support charters and programs nationwide.

On International Women's Day, Fairstone employees actively participated in JA Central Ontario's 'World of Choices: Empowering Young Women' event. This in-person gathering brought together 240 high school students, giving them insights into diverse career opportunities and the importance of workplace allyship. Our team members engaged in both the Mentor and Corporate Marketplace segments, sharing their career journeys, and highlighting the various opportunities within Fairstone. They also discussed how our company fosters a culture of diversity and inclusion.

Fairstone also proudly served as the presenting sponsor of the Quebec Future Business Leaders Annual Gala by JA Québec, contributing \$15,000. Through this event, we celebrated the hard work of over 600 young students in the Company Program, witnessing their innovative projects and hearing about their aspirations. Fairstone remains committed to supporting the next generation of entrepreneurs and fostering their success.

We actively encourage all Fairstone team members to engage with JA Canada programs. Our permanent full-time and permanent part-time employees, working at least 20 hours per week, can dedicate one working day per year to teaching in a JA Canada Program. This volunteer activity can be conducted during regular work hours, whether on a single day or incrementally over multiple days, for up to a maximum of 7.5 hours.

With a record-breaking 44 Fairstone volunteers participating in JA programs, we have not only exceeded any previous achievements but have also reached 2,281 students across Canada and set a new benchmark for our company.

44
VOLUNTEERS
participating in
JA programs

\$65K
total contributed
to JA activities

2,281
STUDENTS
across
Canada



“I participated in the JA – Empowering Young Women event, and it was a great opportunity for me to meet so many inspiring students who are driven and very excited about their future. Their questions about the financial industry were quite sophisticated and well beyond their years. I am not sure who learned more at this event – the students or me!”

SCOTT FARBER
Vice-President, Customer Care and Sales
Contact Centre, and Volunteer at JA Canada

FINANCIAL LITERACY MONTH

During November, recognized as Financial Literacy Month in Canada, Fairstone proudly participated in this campaign dedicated to enhancing financial well-being. We work year-round with partners like Sun Life Financial and JA Canada to empower our employees, customers, and communities to develop financial knowledge, and throughout the month of November, we offer various resources and activities to support financial literacy. This year, our engagement included notable initiatives such as Check Your Credit Score Day on November 2, the Behind the Numbers virtual event with our Chief Financial Officer, Sun Life Webinars on Retirement Plans, and Volunteer Recruitment for JA Canada. Recognizing that financial literacy is the cornerstone of financial health, Fairstone also offers a range of resources all year to enhance Canadians’ financial knowledge and support informed decision-making.

As part of Financial Literacy Month, Fairstone reaffirmed its commitment to the financial well-being of Canadians, introducing the inaugural national “Check Your Credit Score Day” on November 2.

This dedicated day encouraged Canadians to perform regular checkups on their credit reports and credit scores, fostering familiarity with vital credit information. The engagement across social media exceeded our expectations, with boosted posts on Facebook and Instagram reaching nearly 260,000 accounts, and impressions on LinkedIn being twice as high as the normal average.

We also created an article series and leveraged our [Credit Score Quick Guide](#) (2022), describing steps borrowers can take to improve their credit score.



Supporting Customers, Employees and Special Populations

Our dedication to our customers lies at the core of our operations. Keeping our customers at the centre of all that we do is a deeply ingrained principle guiding our actions.

We are resolute in ensuring that every interaction with our credit products leaves our customers not only satisfied but also feeling genuinely understood and valued.

Fairstone's commitment to delivering exceptional and frictionless customer experiences is underscored by our continuous efforts to refine and innovate our products and services. We recognize that the key to building trust and fostering loyalty resides in gaining a deep understanding of our customers' needs and aspirations. To achieve this, we harness the power of research and data, extracting invaluable insights that illuminate the path to success for both our customers and partners. By nurturing their success, we, in turn, thrive, creating a mutually beneficial partnership that stands as a testament to our pledge to our customers' financial well-being.



Access to Financial Services for Our Customers

With nearly a century of lending experience, Fairstone is a trusted responsible credit provider. Our deep understanding of varied credit profiles and commitment to continuous innovation have culminated in a suite of products meticulously tailored to meet the needs of both prime and near-prime borrowers. This approach ensures even those traditionally underserved by mainstream financial institutions find a reliable partner in us.

Our comprehensive range of services includes unsecured personal loans, home equity loans and mortgages, serving near-prime borrowers both online and through our extensive network of 252 branches nationwide. In addition, we proudly collaborate with over 3,000 businesses across Canada, offering flexible retail financing options to their valued customers. Fairstone also offers credit cards, rewards programs, automobile financing, and fully digital personal loans through partners, with each product and business line focusing on making financial solutions accessible and responsible for all Canadians. We serve a very diverse clientele including seniors, individuals with disabilities, low-income families and the underserved segments of the population.

CREDIT CARD CUSTOMERS

We manage the Walmart Rewards™ Mastercard® and the Walmart Rewards™ World Mastercard® which provide consumers with the ability to earn reward dollars on everyday spending, redeemable against items purchased at Walmart stores in-person and through Walmart's online presence. Additionally, creditor insurance, extended warranty, accident insurance and credit monitoring services are offered to the credit card customer base through relationships with leading insurers and providers in the Canadian market.

We also manage the First National Home Equity Secured Mastercard. Launched in 2021, this credit card offers a larger credit limit and is targeted to consumers who have built sufficient equity in their principal residence to act as security for the credit limit. It is designed to fund customers' projects and personal needs, helping to make life more affordable and for consumers to enjoy the flexibility to make larger purchases backed by a larger limit.

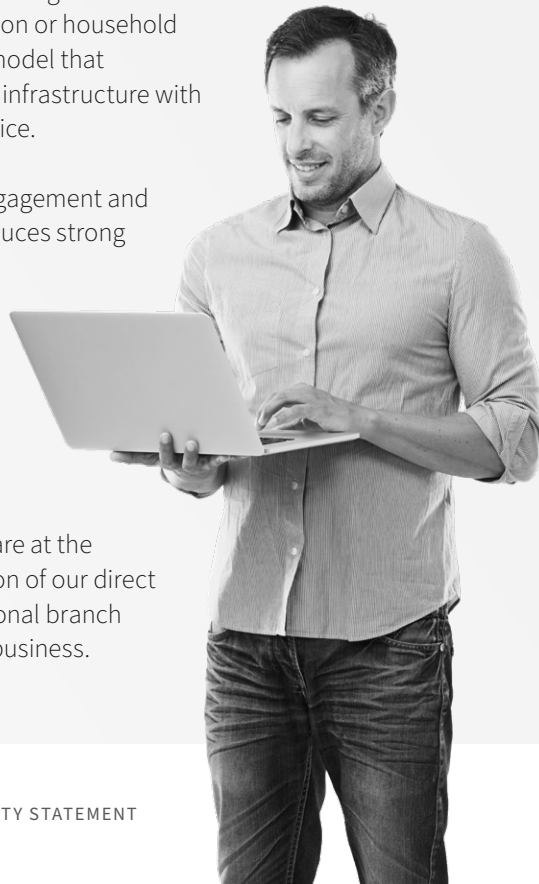


LOAN CUSTOMERS

We develop personalized borrowing solutions for near-prime Canadians who need access to funds, whether for an urgent expense or to consolidate and pay off debt. Borrowers can also use a Fairstone loan to help rebuild credit, as it provides the opportunity to make sound financial decisions related to on-time payments. They also have the choice to use a loan proactively for debt management via debt consolidation.

Our Direct Lending business focuses on serving near-prime borrowers, whom we generally define as being customers with FICO® scores³ of between 550 and 699. Personal loan customers typically come to us with a pressing, often unexpected, borrowing need such as home and vehicle repairs, debt consolidation or household expenses. We employ a hybrid operating model that balances centralized decision-making and infrastructure with a customer-centric approach to client service.

Our customer-centric approach is high-engagement and relationship-driven, which we believe produces strong customer satisfaction, drives better credit performance and leads to repeat lending opportunities. We offer our customers a variety of channels to access our lending products (in person, telephone, online, chat and mobile), all of which provide the customer with a personalized experience. While our online lending channels are growing rapidly and are at the forefront of our growth strategy, distribution of our direct lending products is underpinned by a national branch network which remains at the core of our business.



Personal loans are either unsecured or secured. Our personal loan products are fixed-rate, fixed-term and require fixed monthly payments, fully amortizing over the life of the loan. When taking security, we look to securing a mortgage with owner-occupied real estate, which can include either a first or second mortgage.

Fairstone, as a community-based lender with an extensive presence across 252 branches from coast to coast, is committed to serving urban, suburban, rural, and metropolitan communities. Our well-trained lending specialists are dedicated to tailoring lending solutions to meet the unique needs of our customers, ensuring they receive the exceptional service they deserve. Whether customers prefer in-person interactions or digital services, we are dedicated to providing the highest level of service and support, however they choose to interact with us. We carefully weigh the needs of our customers, employees and communities in every decision we make.

We continuously evolve our solutions to assist our customers in managing debt and enhancing their financial well-being. Our promise extends beyond loans; we provide ongoing support and financial education to empower our customers on their credit journey. Fairstone credit products are valuable tools for borrowers looking to rebuild their credit. It offers the opportunity to make responsible financial choices, including on-time payments, and the flexibility to effectively manage and pay off debt through consolidation. In 2023, our comprehensive approach yielded notable results, with more than 48% of Fairstone customers experiencing an improvement in their credit scores⁴. This achievement accentuates the importance of enabling individuals to take control of their financial futures, ultimately moving toward a more secure and prosperous credit standing.

³ A FICO® score is a particular brand of credit score. FICO stands for the Fair Isaac Corporation. FICO pioneered a method for calculating credit scores based on information collected by credit reporting agencies. A credit score is a number that is used to predict how likely you are to pay back a loan on time.

⁴ Based on unsecured personal loan customers.

FINANCING CUSTOMERS

Fairstone offers specialized retail financing programs to support the growth of Canadian businesses and to provide their customers with a flexible way to pay for large purchases over time. For over 50 years, our retail financing services have been instrumental in facilitating sales for around 3,000 retail partners nationwide, covering a wide range of products from furniture and electronics to specialized services in dentistry, optometry, and veterinary care.

We leverage advanced technology to deliver a seamless omnichannel financing experience, enabling consumers to apply for financing anytime and anywhere through our instant online application process. This convenience is part of our commitment to a frictionless customer journey, further supported by recent significant investments in technology for an improved customer and partner experience, including our move towards paperless financing.

Customers can now choose between monthly print and electronic statements, detailing transactions, outstanding balances, available credit, plan types, and more. Opting for online account management offers the added convenience of eStatements and email alerts, encouraging engagement through our digital platforms. For guidance on understanding these statements, customers can visit our website at [Fairstone's Monthly Statement Guide](#).

In February 2024, we also refreshed our FAQ pages to better address the needs of both new applicants and existing customers. The topics covered range from applying for financing to managing payments and understanding account features. These updates aim to enhance transparency and accessibility and can be explored further at [Fairstone's FAQ](#).

Fairstone also provides installment loan financing for vehicle purchases via a comprehensive network of 2,200 dealerships. Our auto loans, secured by the vehicle itself, feature fixed rates, fixed payments, and are fully amortizing, ensuring clarity and predictability for borrowers.

We leverage cutting-edge technology to deliver a seamless omnichannel financing experience.



Driving Digital Transformation for Enhanced Customer Experience

We remain dedicated to fostering digital innovation and evolving our operations to seamlessly align with the ever-changing digital landscape by ensuring our products meet evolving customer expectations. In 2023, we introduced various digital enhancements to enrich the overall customer experience and increase accessibility to our services.

STRATEGIES FOR CUSTOMER-CENTRIC DIGITAL OPTIMIZATION

Our ongoing efforts evidence our objective to digitalize and improve the customer experience. We continually seek ways to streamline our operations while prioritizing our customers' needs, demonstrating how harnessing the power of technology creates more efficient and satisfying interactions for our valued customers. As we embrace digital transformation, our focus remains on driving innovation and evolving our services to meet the ever-changing expectations of our customers and partners through various pilot projects. Our journey toward an increasingly digital future is guided by our commitment to delivering exceptional customer experiences and achieving our broader goals.

MEETING CUSTOMERS WHERE THEY ARE: OUR INCLUSIVE AND ACCESSIBLE APPROACH TO SERVICE

We have continued our expansion of full-service digital lending, recognizing the importance of diversity as a key principle in our approach. We offer online and remote loan fulfillment, utilizing digital channels to enhance the overall customer experience. As a high-touch lender, our commitment is to serve customers in their preferred manner—whether it's online through remote loan fulfillment, over the phone, or in person in one of our branches.

While we continue to improve full-service digital lending, our focus has also been to give customers the opportunity to meet with a member of our staff in person. We ensure accessibility and availability, serving rural, urban, and metropolitan customers who may be underserved by traditional banks. Our offering extends to people with disabilities, who can choose to visit a branch for in-person consultations with a lending specialist or connect virtually or over the phone. Regardless of the channel, every loan is processed with a human touch, emphasizing our commitment to customer-centric service.



This year, over 85% of loans were executed digitally.⁵

DIGITAL ADVANCEMENTS

Our efforts to advance digital services have resulted in significant year-over-year adoption of e-statements. Retail financing e-statement adoption increased from 52% in December 2022 to an impressive 69% in December 2023, and from 39% to 41% for credit cards over the same period. We have taken proactive steps to encourage e-statement adoption, including the launch of email and statement insert prompts. Additionally, we made it easier for our customers to go paperless by enabling sign-ups through our Call Centre and introducing YouTube tutorial videos explaining the process. Our commitment to customer convenience extends to our customer care agents, who are equipped to seamlessly enroll customers in paperless statements through interactions over the phone. This not only increases accessibility to account information online, aligning with customer preferences, but also reduces print and postage costs, allowing us to allocate savings toward process efficiencies, digital investments, and passing on the benefits to our valued customers.

BRANCH EFFICIENCY

Enhancing branch efficiency has numerous benefits, from enabling lending specialists to spend more time with each customer to reducing printed document volume. For example, we recently automated customer consent approval, which is part of the loan process. This change not only reduced printing, but also provided lending specialists with an extra four minutes of valuable time per loan. While four minutes per loan may seem insignificant, when multiplied by the volume of loans we handle, it amounts to an annual saving of 600,000 minutes. We remain focused on identifying similar opportunities and devoting significant efforts and resources to branch efficiency.

69%

Retail financing
e-statement
adoption

Digital
advancements
have numerous
benefits.



NEW PRODUCT OFFERING: FIG, A FULLY DIGITAL LENDING PLATFORM

In May 2023, Fairstone announced the latest addition to the company's growing product offering with the launch of Fig Financial Inc. ("Fig"), a fully digital lending platform. Fig is an Application Programming Interface first business offering two complementary solutions: Fig Lend and Fig Extend. Fig Lend enables partners without lending capabilities to integrate installment loans seamlessly into their existing product experiences. Fig Extend will allow partners who already offer lending to broaden their credit offerings. For consumers, Fig's digital platform streamlines the borrowing process, enabling loan applications and approvals in minutes, with the security built on Fairstone's experience in the market.

Supporting Seniors

As part of our commitment to excellence in customer service, we take pride in our efforts to ensure that the senior population has access to financial products tailored to their specific needs and preferences.

To achieve this goal, we have implemented a range of initiatives designed to provide comprehensive support and resources.

CODE OF CONDUCT FOR THE DELIVERY OF BANKING SERVICES TO SENIORS

As a member of the Canadian Bankers Association, Fairstone adopted the *Code of Conduct for the Delivery of Banking Services to Seniors* (the “Code”) in 2019. This voluntary Code of Conduct sets out principles to guide banks that deliver banking products and services to seniors in Canada. For the purposes of the Code, a “senior” is an individual in Canada who is aged 60 or older and is transacting for non-business purposes.

COMMITMENT TO SENIORS: THE ROLE OF THE SENIOR’S CHAMPION

Since 2021, Fairstone has a designated Senior’s Champion whose role is to promote the interest of seniors with the Company. The duties of the Seniors’ Champion include providing leadership in the implementation of the Code, promoting and raising awareness of matters affecting seniors, and engaging with seniors, subject matter experts and organizations representing seniors. To that effect, over the years, Fairstone conducted consultations with seniors within our communities where our primary focus was to better understand their preference and ability with digital vs. other means of communications for their financial services.

COMMUNICATION WITH SENIORS

Our employees and representatives are trained to deliver high-quality customer service that considers the needs of seniors and undergo annual training on communicating with and providing services to them. The focus of the training is on identification of vulnerable sectors and an understanding of our resources available for seniors. At any time, senior customers with accessibility requests may contact the Customer Care Centre to request consumer communication materials.

Moreover, we ensure that all Fairstone employees undergo annual training on the Senior’s Code, which is regularly updated to reflect the evolving needs of seniors and the identification of vulnerable sectors. This training equips our staff with a profound understanding of the resources available for seniors, reinforcing our commitment to their financial well-being.

In addition, we have incorporated a dedicated **Resources for Seniors** tab on all Fairstone Bank of Canada websites, including Fairstone Bank, Fairstone Financial Inc., and EdenPark, to spotlight relevant resources. We also have proactively disseminated retirement-focused content through our website, Fairstone.ca, with a specific emphasis on enhancing financial literacy among seniors. This content encompasses various aspects of financial planning for retirement, including considerations regarding borrowing money during retirement. In addition, Fairstone published in 2023 a volume of retirement-focused content on Fairstone.ca in order to support the financial literacy of our aging population. The purpose of the content is to support Canadians’ financial planning as they plan for retirement. Those resources are available in the Learn section of the Fairstone website.



FINANCIAL ABUSE AND FRAUD PROTECTION RESOURCES FOR SENIORS

Over the years, Fairstone created dedicated resources with information to support seniors’ ability to manage their finances better, avoid financial abuse and protect themselves from fraud, including telemarketing scams, theft and identity fraud and ways to prevent financial elder abuse. This information is available physically upon request and can also be found in the tab **Resources for Seniors** of the Fairstone website.

People With Disabilities

At Fairstone, diversity, equity and inclusion (DEI) has always been part of our DNA. As one of our core values, DEI is based on the principle that a person’s differences in experiences and unique perspectives are what help our communities grow stronger. We are committed to ensuring equitable treatment for those with disabilities. In addition to providing employee training and designing facilities that ensure people with disabilities are able to maintain their dignity and independence, we actively seek to prevent barriers and remove obstacles faced by people with disabilities, including barriers to accessibility. As part of this work, we ensure ongoing adherence to accessibility requirements under the Accessibility for Ontarians with Disabilities Act (AODA).

DESIGN OF PUBLIC SPACES

We meet the Accessibility Standards for the Design of Public Spaces when building or making major modifications to public spaces. We have put the following procedure in place to prevent service disruptions to the accessible parts of its public spaces:

- Fairstone is advised by property management any time there is a disruption of services or access to the building(s) by the public.
- We provide temporary arrangements where necessary to accommodate public access to our business offices when accessibility is impacted.

In the event of a service disruption, we will notify the public of the service disruption and the available alternatives.

INFORMATION AND COMMUNICATIONS

We are committed to meeting the communications needs of people with disabilities. To that effect, we consult with individuals with disabilities to determine their specific information and communication needs. Fairstone’s websites and website content – [FairstoneBank.ca](https://www.fairstonebank.ca) and [Fairstone.ca](https://www.fairstone.ca) – conform to WCAG 2.0, Level AA requirements.

We are dedicated to providing feedback processes that are accessible to people with disabilities upon request, including:

- Multiple feedback channel options such as email, telephone or regular mail.
- Updates to the “Accessibility” section of Fairstone’s website – [Fairstone.ca](https://www.fairstone.ca) – to include additional contacts for people with disabilities.



ACCESSIBLE EMERGENCY INFORMATION

We are committed to providing customers and clients with publicly-available emergency information in an accessible way upon request. We also provide employees with disabilities with individualized emergency response information when necessary.

TRAINING


Fairstone provides training to employees, volunteers and other staff members on Ontario's accessibility laws and the Human Rights Code relating to people with disabilities. Training is provided in a way that best suits their duties.

We ensure all employees are provided with the training needed to meet Ontario's accessibility laws. In addition to providing initial training to all new employees as soon as possible, Fairstone offers ongoing training for employees with special attention given to any changes to the policies, practices and procedures governing the provision of goods or services to people with disabilities.

ACCESSIBLE EMPLOYMENT

We are committed to fair and accessible employment practices and foster an environment of respect and inclusivity. From our "Careers" website to our application forms, candidates know at the onset of their application that Fairstone is an equal opportunity employer. We accommodate people with disabilities during the recruitment and assessment processes, and when people are hired.

We also have a process for developing individual accommodation plans and return-to-work policies for employees absent due to a disability.



We accommodate people with disabilities during the recruitment and assessment processes, and when people are hired.

Public Consultations and Commitments



Listening to What Our Customers and the Public Have to Say

Customer service is fundamental to credit solutions, from providing products that align perfectly with our customers' borrowing needs to striving to deliver exceptional customer service.

To ensure we are in tune with customers, we continuously gather customer feedback across all products and along the customer journey to measure performance and gather insights for ongoing improvement.

Fairstone actively engages with customers and consumers to gather insights and measure satisfaction through various surveys. In 2023, we implemented semi-annual surveys for both our loan and retail financing customers and conducted an annual brand awareness survey using external vendors.

The customer experience surveys for direct lending explored several key satisfaction metrics, questions about existing products and services, and the customer's experience in acquiring these services, including aspects of the digital lending process like completing loan applications and setting up online account management. Similarly, the retail financing customer experience survey assesses satisfaction concerning our current offerings and the acquisition process of these services.

⁶ As of August 2023.
⁷ 11 3,086 Google reviews

It is important to us that our products meet the needs of our customers.



The brand awareness survey targeted consumers across Canada and covered their awareness of our services, perceived value, and the overall strength of the Fairstone brand.

Underlying our commitment to customer satisfaction, our social media team also actively engages with our valued customers, addressing customer concerns, responding to inquiries and posts across platforms, providing timely support, and ensuring their voices are heard. In the past year, we received a remarkable 7,299⁶ customer inquiries and comments through social media channels, and we are proud to report that we responded to over 90% of them. We firmly believe that this level of responsiveness is a testament to our dedication to putting our customers at the centre of all we do. These actions have contributed to our commendable 4.2-star Google rating⁷, reflecting the quality of our service and support. Furthermore, since 2022, we have been accredited by the Better Business Bureau, ratifying our pledge to ethical business practices. As part of our ongoing commitment to transparency and customer feedback, we launched Trustpilot in 2023 to provide our customers with another avenue to connect with us and share their experiences.

COMPLAINT MANAGEMENT

Fairstone actively seeks feedback on our products and services, deeply valuing our customers' business. We are committed to empowering our customers with efficient and effective means to resolve any concerns. To facilitate this, we have established a clear and accessible **complaint-handling procedure**, outlined on our websites, comprising the following steps:



Our aim is to ensure every customer feels listened to and understood, guaranteeing a supportive and transparent resolution process.

Voluntary Codes of Conduct and Public Commitments

To help ensure that our consumers' rights are protected, we have adopted several Voluntary Codes of Conduct and Public Commitments, which are non-legislated commitments, voluntarily made by companies, associations and other organizations. The following guidelines outline the high standards and level of service consumers can expect when doing business with us. The list can be found on [our website](#).

VOLUNTARY CODES OF CONDUCT

- Code of Conduct for the Credit and Debit Card Industry in Canada
- Code of Conduct for the Delivery of Banking Services to Seniors
- Code of Conduct - Mortgage Prepayment Information
- Code of Conduct - Authorized Insurance Activities (Canadian Bankers Association)
- Principles of Consumer Protection for Electronic Commerce

PUBLIC COMMITMENTS

- Commitment on Modification or Replacement of Existing Products or Services
- Commitment to Provide Information on Mortgage Security
- Commitment on Powers of Attorney and Joint Accounts
- Mastercard Zero Liability
- Plain Language Mortgage Documents

Our customers can access these documents on [FairstoneBank.ca](#) and [Fairstone.ca](#). The voluntary codes of conduct and public commitments applicable to Fairstone are also available at our branches.

About Our Employees

For nearly a century, Fairstone has prioritized its talented workforce, firmly believing in empowering each employee to achieve their utmost potential. Our employees' invaluable contributions are at the heart of our company's ethos and success. Through a nurturing and inclusive culture, we strive to create a respectful workplace that values diversity and offers equal opportunities for all employees to flourish and significantly contribute to our purpose. We proudly employ nearly 1,800 employees across Canada through our branch network or our corporate, retail financing, automobile financing and digital financing positions.

BRANCH NETWORK

We help near-prime Canadian borrowers find loan solutions that fit their needs and budgets. Our employees have an excellent customer service background or experience in a retail environment.

RETAIL AND AUTOMOBILE FINANCING

Our employees offer business-to-business solutions, including retail financing and automobile financing via dealer partners across Canada.

CORPORATE POSITIONS

We have corporate offices in Etobicoke, London, Montreal and Toronto. We offer rewarding roles in finance, marketing, communications, risk management, human resources, operations, customer service, and more, that provide growth and recognition opportunities.

Active Paid and Unpaid Employees Per Province as of December 31, 2023

Province/Territory	Full time	Part-time	Total
Alberta	144	3	147
British Columbia	86	4	90
Manitoba	45	2	47
New Brunswick	45	1	46
Newfoundland and Labrador	56	1	57
Northwest Territories	2	0	2
Nova Scotia	47	5	52
Nunavut	0	0	0
Ontario	566	11	577
Prince Edward Island	6	0	6
Quebec	662	75	737
Saskatchewan	34	0	34
Yukon	3	0	3
TOTAL	1696	102	1798

Income Taxes Paid or Payable in Canada

Fairstone is proud to play an active role in the Canadian economy. For the year ending December 31, 2023, we paid a total of \$84,058,048.85 in income taxes. The table below summarizes our 2023 tax expenses paid and payable in all Canadian jurisdictions, as applicable.

Federal/province/territory	Income taxes
Federal	\$46,176,289
Alberta	\$1,980,453
British Columbia	\$1,647,530
Manitoba	\$1,236,787
New Brunswick	\$2,136,410
Newfoundland and Labrador	\$2,603,967
Northwest Territories	\$14,172
Nova Scotia	\$1,914,047
Nunavut	\$0
Ontario	\$17,732,388
Prince Edward Island	\$374,797
Quebec	\$7,547,074
Saskatchewan	\$629,068
Yukon	\$65,067
TOTAL	\$84,058,049

*Note: No capital taxes were paid or payable in respect of Fairstone's financial year.

Debt Financing, Small Businesses and Micro-Credit

Fairstone did not issue debt financing to firms or individuals in Canada during the period under review. Moreover, we did not provide financing for small businesses, nor did we provide investments or partnerships in micro-credit programs.



Our Operating Spaces

Our corporate offices are located in Montreal, Toronto, London and Etobicoke. Additionally, Fairstone has 252 branch locations in communities across Canada.

BRANCHES OPENED, CLOSED AND RELOCATED IN 2023

Fairstone, as a high-engagement and community-based lender with an extensive presence across 252 branches from coast to coast, is committed to serving urban, suburban, rural, and metropolitan communities.

Our well-trained lending specialists are dedicated to tailoring lending solutions to meet the unique needs of our customers, ensuring they receive the exceptional service they deserve. Whether customers prefer in-person interactions or digital services, we are dedicated to providing the highest level of service and support, however they choose to interact with us. We carefully weigh the needs of our customers, employees and communities in every decision we make. We understand the importance of the role we play in our communities. Therefore, when making decisions about changes to our branch network, we carefully consider the interests of our customers, employees and communities. In 2023, Fairstone opened five branches and relocated six of its branches to better serve the needs of diverse communities. No branch locations were closed in 2023.

Newly Opened Branch Locations

ADDRESS	CITY	PROV.	POSTAL CODE
16644 95 Street NW	Edmonton	AB	T5Z 3L2
14248 23 Avenue NW	Edmonton	AB	T6R 3B9
30E, 5250 22 Street	Red Deer	AB	T4R 2T4
625 Main Street	Sussex	NB	E4E 7H5
6500 TransCanada Service road Units 438 & 439	Pointe-Claire	QC	H9R 0A5

Relocated Branches

BRANCH	PREVIOUS ADDRESS	RELOCATED TO	CITY, PROVINCE
Calgary	3012 17 Avenue SE., Unit 21G	2943 17 Avenue SE	Calgary, AB
Cornwall	1170 Pitt Street	Unit 3 - 1400 Vincent Massey Drive	Cornwall, ON
Guelph	218 Silvercreek Parkway North, Suite 12	13-218 Silvercreek Parkway North	Guelph, ON
New Liskeard	PO Box 1420, 4 Whitewood Avenue	240 Armstrong Street N	New Liskeard, ON
Lethbridge	1320 Mayor Magrath Drive S.	1917 Mayor Magrath Drive South, Unit #30	Lethbridge, AB
Thompson	725 Thompson Drive South, Unit 1	North Center Mall #102 3 Station Rd	Thompson, MB

ALL OTHER BRANCH LOCATIONS

Alberta		
ADDRESS	CITY	POSTAL CODE
3 Stonegate Dr NW, Unit 111	Airdrie	T4B 0N2
9683 MacLeod Trail SW	Calgary	T2J 0P6
2943 17 Avenue SE	Calgary	T2A 0P9
5010 4 th Street NE, Unit 24	Calgary	T2K 5X8
3430 Sunridge Way NE	Calgary	T1Y 7K5
8060 Silver Springs Blvd NW, Unit 162	Calgary	T3B 5K1
4916 130 th Avenue SE, Unit 531	Calgary	T2Z 0G4
5216 50 Avenue, PO Box 510	Cold Lake	T9M 1P2
12835 140 Avenue	Edmonton	T6V 1P1
9931 170 Street	Edmonton	T5P 4S2
13823 42 Street NW	Edmonton	T5Y 3E1
14248 23 Avenue NW	Edmonton	T6R 3B9
16644 95 Street NW	Edmonton	T5Z 3L2
3454 99 Street NW	Edmonton	T6E 5X5
3916 17 Street NW	Edmonton	T6T 0C2
5704 19A Avenue NW	Edmonton	T6L 1L8
Victoria Common 330-45 Street, Unit 103	Edson	T7E 1C3
8706 Franklin Avenue, Suite 401	Fort McMurray	T9H 2J6
10320, 111 Street, Unit 104	Grande Prairie	T8V 7L3

ADDRESS	CITY	POSTAL CODE
1917 Mayor Magrath Drive South, Unit #30	Lethbridge	T1K 2R2
4910 50 th Avenue	Lloydminster	T9V 0W6
1424 Southview Drive SE, Suite 103	Medicine Hat	T1B 4E7
9810 100 Street, PO Box 6329	Peace River	T8S 1S2
30E, 5250 22 Street	Red Deer	T4R 2T4
6791 50 th Avenue, Unit 16, Pine Plaza	Red Deer	T4N 4C9
975 Broadmoor Blvd, Unit 60	Sherwood Park	T8A 5W9
183 Highway 16A, Suite 107	Spruce Grove	T7X 4P9

British Columbia		
ADDRESS	CITY	POSTAL CODE
32915 South Fraser Way, Unit A	Abbotsford	V2S 2A6
3355 North Road, Unit 160	Burnaby	V3J 7T9
4361 Kingsway, Unit 3	Burnaby	V5H 1Z9
8236 Eagle Landing Parkway, Ste 602	Chilliwack	V2R 0R5
468 29th Street, Unit 5	Courtenay	V9N 7S7
535 Victoria Avenue North, Unit 306	Cranbrook	V1C 6S3
2763 Beverly Street, Unit 108	Duncan	V9L 6X2
9840 100th Avenue	Fort St. John	V1J 1Y5
286 St. Paul Street, Unit 100	Kamloops	V2C 6G4
7-2121 Springfield Road Kelowna, BC	Kelowna	V1Y 7X1
6339 200th Street, Suite 306	Langley	V2Y 1A2
1100 Princess Royal Avenue, Unit 20	Nanaimo	V9S 5R5
116-2436 Skaha Lk Rd	Penticton	V2A 6E9
4152 Redford Street, Unit 203	Port Alberni	V9Y 3R5
1080 A Victoria Street	Prince George	V2L 2L2
12 101 72nd Avenue, Unit 141	Surrey	V3W 2M1
4664 Lakelse Avenue	Terrace	V8G 1R4
1301 Bay Avenue	Trail	V1R 4A7
5540 Cambie Street	Vancouver	V5Z 3A2
2788 East Hastings, Unit 101	Vancouver	V5K 1Z9
2601 Highway 6, Unit 4	Vernon	V1T 5G4
2950 Douglas Street, Unit 150	Victoria	V8T 4N4
9810 100 Street, PO Box 6329	Peace River	T8S 1S2
30E, 5250 22 Street	Red Deer	T4R 2T4

Manitoba		
ADDRESS	CITY	POSTAL CODE
839 18th Street, Unit 1	Brandon	R7A 5B8
1800 Saskatchewan Avenue West, Unit 50	Portage la Prairie	R1N 0N9
1014 Manitoba Avenue, Unit 6	Selkirk	R1A 4M2
North Center Mall #102 3 Station Rd	Thompson	R8N 0C7
390D 1st Street	Winkler	R6W 2R6
131 Provencher Blvd, Unit 113	Winnipeg	R2H 0G2
11 Reenders Drive, Unit 47	Winnipeg	R2C 5K5
2188 McPhillips Street, Unit 18	Winnipeg	R2V 3C8
1504 St. Mary's Road, Unit 13	Winnipeg	R2M 3V7
3380 Portage Avenue, Unit 5	Winnipeg	R3K 0Z1

New Brunswick		
ADDRESS	CITY	POSTAL CODE
1173 St Peter Ave, Unit 4	Bathurst	E2A 3A1
25, boul. St-Pierre Ouest, bureau 19	Caraquet	E1W 1B8
10 rue Emmerson	Edmundston	E3V 1R7
1055 Prospect Street, Unit 4	Fredericton	E3B 3B9
PO Box 7151, 296 Broadway Blvd.	Grand Falls	E3Z 2K2
PO Box 29, 360 Pleasant Street	Miramichi	E1V 3M2
300 Main Street, Suite F-1	Moncton	E1C 1B9
30 Wyse Street, Unit 2	Moncton	E1G 0Z5
9379 Main Street, Unit 2	Richibucto	E4W 4B6
418 Rothesay Ave.	Saint John	E2J 2C4
30 Plaza Avenue Unit 68	Saint John	E2M 0C3
C.P. 3676, succursales Bureau chef	Tracadie Sheila	E1X 1G5
307 Connell Street, Unit 8	Woodstock	E7M 1L3

Newfoundland		
ADDRESS	CITY	POSTAL CODE
PO Box 440, Conception Bay Highway	Bay Roberts	A0A 1G0
120 Columbus Dr, T.C Square	Carbonear	A1Y 1B3
76 Manitoba Drive, Suite C	Clarenville	A5A 1K6
PO Box 250, 1 Mount Bernard Avenue	Corner Brook	A2H 6Y5
12 Church Street	Deer Lake	A8A 1E1
PO Box 384, 75 Elizabeth Drive	Gander	A1V 1W8
14 Pinsent Drive, Blackmore Building	Grand Falls-Windsor	A2A 2R6
PO Box 700, Station B, 176A Hamilton River Rd.	Happy Valley	A0P 1E0
PO Box 550, 138B Main Street	Lewisporte	A0G 3A0
PO Box 490, Columbia Drive	Marystown	A0E 2M0
109 East Street, Unit 103	St. Anthony	A0K 4S0
25 Kenmount Road, Suite 15	St. John's	A1B 1W1
60 Hamlyn Road	St. John's	A1E 5X7
464 Torbay Road	St. John's	A1A 5J3
PO Box 238, 90 Main Street	Stephenville	A2N 2Z4
625 Main Street	Sussex	E4E 7H5

Nova Scotia

ADDRESS	CITY	POSTAL CODE
211 South Albion Street	Amherst	B4H 2X2
28 Davison Drive	Bridgewater	B4V 3T2
114 Woodlawn Road, Unit 19A	Dartmouth	B2W 2S7
7071 Bayers Road, Suite 282	Halifax	B3L 2C2
201 Chain Lake Drive, Unit 5	Halifax	B3S 1C8
799 Sackville Drive	Lower Sackville	B4E 1R6
201 Churchill Drive, Suite 301	Membertou	B1S 0H1
610 East River Road, Aberdeen Mall	New Glasgow	B2H 3S2
8927 Commercial Street, Unit 1	New Minas	B4N 3E2
121 King Street	North Sydney	B2A 3S1
68 Robie Street, Unit 187	Truro	B2N 1L2

Northwest Territories

ADDRESS	CITY	POSTAL CODE
4817 49 Street, Unit 27	Yellowknife	X1A 3S7



Ontario		
ADDRESS	CITY	POSTAL CODE
515 Bryne Drive, Unit C	Barrie	L4N 9P7
54 Cedar Pointe Drive, Unit 1207	Barrie	L4N 5R7
305 North Front Street, Unit 15	Belleville	K8P 3C3
370 Main Street North, Unit 105	Brampton	L6V 4A4
148 Queen Street East, Unit 1	Brampton	L6V 1B2
2 County Court Blvd, Suite 400	Brampton	L6W 3W8
265 King George Road	Brantford	N3R 6Y1
1981 Parkdale Avenue, Unit C	Brockville	K6V 0B4
2080 Appleby Line, Suite E7	Burlington	L7L 6M6
561 Hespeler Road, Unit 20	Cambridge	N1R 6J4
453 St. Clair Street	Chatham	N7L 3K8
900 Division St, Unit 105	Cobourg	K9A 5V2
1400 Vincent Massey Drive, Unit 3	Cornwall	K6J 3T2
28B Earl Avenue	Dryden	P8N 1X5
400 Center Street, Unit 2	Espanola	P5E 1G3
288B Scott Street	Fort Frances	P9A 1G1
218 Silvercreek Parkway North, Suite 13	Guelph	N1H 8E8
1317 Barton Street East, Unit H5	Hamilton	L8H 2V4
1405 Upper Ottawa Street	Hamilton	L8W 3J6
105 Main Street East	Hawkesbury	K6A 1A1
66 King William Street, Unit 1	Huntsville	P1H 1G3
474 Hazeldean Road	Kanata	K2L 4E5
2878 County Road 43, Unit 5	Kemptville	K0G 1J0
308 2 nd Street South, Unit 12	Kenora	P9N 1G4

ADDRESS	CITY	POSTAL CODE
795 Gardiners Road	Kingston	K7M 7E8
1006 Princess Street, Suite 104	Kingston	K7L 1H2
655 Fairway Road South, Unit B5	Kitchener	N2C 1X4
370 Kent Street West	Lindsay	K9V 6G8
245 Wallace Avenue North	Listowel	N4W 1L1
555 Wellington Road South, Suite 4B	London	N6C 4R3
320 Clarke Road, Unit 1B	London	N5W 6G4
4981 Highway 7 East, Unit 7	Markham	L3R 1N1
845 King Street, Unit 3	Midland	L4R 0B7
500 Steeles Avenue, Unit 1	Milton	L9T 3P7
1170 Burnhamthorpe Road West, Unit 29	Mississauga	L5C 4E6
801 Matheson Blvd. West, Unit 11&12	Mississauga	L5V 2N6
1843 Merivale Road, Suite A	Nepean	K2G 1E3
240 Armstrong Street N	New Liskeard	P0J 1P0
130 Davis Drive, Suite 2454, Box 10	Newmarket	L3Y 2N1
975 McKeown Avenue, Suite M1	North Bay	P1B 9P2
1110 Finch Avenue West, Unit 45	North York	M3J 2T2
734 Sheppard Ave E, Unit 1	North York	M2K 1C4
2010 Winston Park Drive, Suite 200	Oakville	L6H 5R7
190 Memorial Avenue	Orillia	L3V 5X8
2034 St Joseph Boulevard	Orleans	K1C 1E6
300 Taunton Road East, Unit 12	Oshawa	L1G 7T4
580 King Street West	Oshawa	L1J 7J1
116 Albert Street, 3 rd floor, Office 320	Ottawa	K1P 5G3

Ontario		
ADDRESS	CITY	POSTAL CODE
585 Montreal Road, Suite 7	Ottawa	K1K 4K3
845 10th Street West, Unit 3	Owen Sound	N4K 6S1
PO Box 370, 1324 Pembroke Street West	Pembroke	K8A 6X6
809 Chemong Road, Suite 26	Peterborough	K9H 5Z5
1725 Kingston Road, Unit 8	Pickering	L1V 4L9
10520 Yonge Street	Richmond Hill	L4C 3C7
27 Great Northern Road	Sault Ste Marie	P6B 4Y4
10 Milner Business Court, Suite 360	Scarborough	M1B 3C6
2564 Lawrence Avenue East	Scarborough	M1P 2R7
45 Kent St. North	Simcoe	N3Y 3S1
350 Ontario Street, Unit 15	St. Catharines	L2R 5L8
1060 Ontario Street, Unit 5	Stratford	N5A 6Z3
1532 Lasalle Boulevard	Sudbury	P3A 1Z7
831 North May Street	Thunder Bay	P7C 3S2
425 Algonquin Boulevard	Timmins	P4N 1B5
2471 St. Clair Avenue West, Unit 2	Toronto	M6N 4Z5
151 Yonge Street, Suite 1100	Toronto	M5C 2W7
1920 Yonge Street, Suite 200	Toronto	M4S 3E2
3250 Bloor St West, East Tower, Suite 600	Toronto	M8X 2X9
283 Dundas Street East, Unit B	Trenton	K8V 1M1
9131 Keele Street, Suite A4	Vaughan	L4K 0G7
75 King Street South, Unit 55	Waterloo	N2J 1P2

ADDRESS	CITY	POSTAL CODE
21 Seaway Drive	Welland	L3C 7J5
2991 Longfellow Avenue	Windsor	N9E 2L3
925 Dundas Street East, Unit 4	Woodstock	N4S 8V3
889 Exmouth Street	Sarnia	N7T 5R3
2601 Lauzon, Parkway, Unit 625	Windsor	N8T 3M4

Prince Edward Island		
ADDRESS	CITY	POSTAL CODE
201 Buchanan Drive, Unit 6	Charlottetown	C1E 2E4
454 Granville Street, Suite 11	Summerside	C1N 4K7

Quebec		
ADDRESS	CITY	POSTAL CODE
725, chemin du Pont Taché	Alma	G8B 5B7
905, boul Lafèche	Baie-Comeau	G5C 1C7
230, rue Brébeuf, suite 101	Beloil	J3G 5P3
400, boul Du Curé-Labelle, bureau 2 et 3	Blainville	J7C 2H2
6185, boul. Taschereau, bureau 117	Brossard	J4Z 1A6
31, rue Commerciale Ouest, bureau 101	Chandler	G0C 1K0
8465, boul. Henri-Bourassa, suite 113	Charlesbourg	G1G 4E1
119D, boul. D'Anjou	Châteauguay	J6J 2R2
743, boul. Barrette	Chicoutimi	G7J 4C4
1708, boul. Walberg, suite 2	Dolbeau	G8L 1H6
4876, des Sources	Dollard-des-Ormeaux	H8Y 3C7
520, boul. St-Joseph, bureau 5	Drummondville	J2C 2B8
167, rue de la Reine, 2 ^e étage	Gaspé	G4X 2W6
455, boul. Greber, bureau A	Gatineau	J8T 5T7
500, avenue de Buckingham	Gatineau	J8L 2G9
425, chemin Vanier, #204B	Gatineau	J9J 3H9
354, rue Principale	Granby	J2G 2W6
713, boul. St-Joseph	Hull	J8Y 4B6
475, boul. Grand, Bureau 42	Ile-Perrot	J7V 4X4
596, rue St-Charles-Borromée Nord	Joliette	J6E 4S6
50, boul. Kane	La Malbaie	G5A 1J2
7195, boul. Newman	LaSalle	H8N 2K3
1643, boul. Daniel Johnson	Laval	H7V 4C2
85, route du President-Kennedy, suite 100	Lévis	G6V 6C8

ADDRESS	CITY	POSTAL CODE
1725, chemin Chambly	Longueuil	J4J 3X8
532, ave du Phare Est	Matane	G4W 1A7
675, rue de la Madone	Mont-Laurier	J9L 1T2
915, rue Mont-Royal Est	Montréal	H2J 1X3
3461 rue Robert Chevalier	Montréal	H1A 3R7
6051, boul. Henri-Bourassa Est	Montréal-Nord	H1G 2V2
139, route 132 Ouest	New Richmond	G0C 2B0
6500, TransCanada Service road, unités 438 & 439	Pointe-Claire	H9R 0A5
3322, rue du Carrefour	Québec	G1C 8B5
2800, ave Saint-Jean-Baptiste, bureau 160	Québec	G2E 6J5
465, rue Notre-Dame, bureau 102	Repentigny	J6A 2T3
381, boul. Jessop	Rimouski	G5L 1M9
272 boul. Hôtel de Ville	Rivière-du-Loup	G5R 5C6
78, rue Principale	Rouyn	J9X 4P2
4802, route 132	Sainte-Catherine	J5C 1V9
1602, 41 ^e Rue, Plaza Boul. Royal	Shawinigan	G9N 7Y9
2630, rue King Ouest, bureau 200	Sherbrooke	J1J 2H1
3150, boul. Tracy, bureau 80	Sorel-Tracy	J3R 5M7
919, rue Monseigneur-Grandin	Sainte-Foy	G1V 3X8
273B, rue Hector Lanthier	Saint-Eustache	J7P 5R1
10425, 1 ^{re} Avenue	Saint-Georges	G5Y 6X8
2677, boul. Casavant Ouest	Saint-Hyacinthe	J2S 8B8
1055 boul. du Séminaire Nord	Saint-Jean	J3A 1R7
405, rue Lamontagne	Saint-Jérôme	J7Y 0L7

Quebec

ADDRESS	CITY	POSTAL CODE
1541, boul. Marcel-Laurin	Saint-Laurent	H4R 0B7
7236, boul. Langelier, unité 3	Saint-Léonard	H1S 2X6
1755, chemin Gascon	Terrebonne	J6X 2Z8
222, boul. Frontenac Ouest, bureau 140	Thetford Mines	G6G 6N7
5363, boul. Jean XXIII	Trois-Rivières	G8Z 4A6
849, 3 ^e Avenue	Val d'Or	J9P 1T2
85, rue Notre-Dame, bureau 5	Valleyfield	J6S 1E7
650, boul. Jutras Est, bureau 120	Victoriaville	G6S 1E1
2261, boul. des Laurentides	Vimont	H7K 2J3

Saskatchewan

ADDRESS	CITY	POSTAL CODE
48 Hochelaga Street West	Moose Jaw	S6H 2G1
135 15 th Street East	Prince Albert	S6V 1G1
2176 Victoria Avenue East	Regina	S4N 7B9
2757 Avonhurst Drive	Regina	S4R 3J3
3130 8 th Street East, Unit 6	Saskatoon	S7H 0W2
606 22 nd Street West, Unit 1	Saskatoon	S7M 5W1
249 Hamilton Road, Unit B	Yorkton	S3N 4C6

Yukon

ADDRESS	CITY	POSTAL CODE
206A Main Street	Whitehorse	Y1A 2A9





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