

VOLUNTARY CODES OF CONDUCT AND PUBLIC COMMITMENTS

Fairstone Bank of Canada and its subsidiaries (collectively, “Fairstone”) have adopted several Voluntary Codes of Conduct and Public Commitments to help ensure that your consumer rights are protected as a Fairstone customer. 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
Code of Conduct for the Credit and Debit Card Industry in Canada	https://www.canada.ca/en/financial-consumer-agency/services/industry/laws-regulations/credit-debit-code-conduct.html
Code of Conduct for the Delivery of Banking Services to Seniors	https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_seniors_en.pdf
Code of Conduct for Federally Regulated Financial Institutions: Mortgage Prepayment Information	https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_20120304_mopp_en.pdf
Canadian Bankers Association: Code of Conduct for Authorized Insurance Activities	https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_20090000_authorizedinsuranceactivities_en.pdf
Principles for Consumer Protection of Electronic Commerce: A Canadian Framework	https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_20090000_consumerprotectionelectroniccommerce_en.pdf

PUBLIC COMMITMENTS

Commitment on Modification or Replacement of Existing Products or Services	https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_20120801_morps_en.pdf
Commitment to Provide Information on Mortgage Security	https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_mortgage_security_en.pdf
Commitment on Powers of Attorney and Joint Deposit Accounts	https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_poa_joint_account_en.pdf
Mastercard Zero Liability	https://www.mastercard.ca/en-ca/vision/who-we-are/terms-of-use/zero-liability-terms-conditions.html
Plain Language Mortgage Documents — CBA Commitment	https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_20040929_plainlanguagemortgagedocument_en.pdf