

Voluntary Codes of Conduct are non-legislated commitments, voluntarily made by companies, associations, and other organizations to influence or control behaviour, for the benefit of both themselves and their communities. Voluntary codes and commitments can address the needs of consumers, workers and citizens while helping companies remain competitive.

The banking industry has established and is committed to numerous voluntary codes designed to protect the interest of the consumers.

Through this disclosure SBI Canada Bank confirms its compliance to the following Voluntary codes and commitments.

#### **Code of Conduct for federally regulated institutions – Mortgage Prepayment Information**

Banks would detail the information required for a customer to make an informed decision about mortgage prepayment.

#### **Code of Conduct for the Delivery of Banking Services to Seniors**

The Code of Conduct sets out principles that apply to banks to guide them when they deliver banking products and services to Canada's seniors. The principles cover topics such as policies and procedures, effective communication, training, and resources for employees and representatives.

#### **Code Of Conduct for the debit and credit card Industry in Canada**

This details the principles for business practices related to the issuance and acceptance of payment cards and operation of payment card networks.

**Commitment on modification or replacement of existing products or services** Banks provide consumers with assurances related to modification or replacement of existing products or services.

#### **Canadian Code of Practice for Consumer Debit Card Services**

Industry practices and consumer and industry responsibilities related to debit cards.

#### **Plain Language Mortgage Documents — CBA Commitment**

A commitment by Canada's banks to improve readability of residential mortgage documents.

#### **Commitment on Powers of Attorney and Joint Deposit Accounts**

Banks that accept Powers of Attorney from or open joint deposit accounts for clients agree to provide clients with certain information to help clients understand the implications of using them.

#### **Guidelines for Transfers of Registered Plans**

What to expect and where to get help when transferring a registered savings plan (RSP) between financial institutions.

#### **Commitment to Provide Information on Mortgage Security**

Banks that offer residential mortgages agree to provide consumers shopping for a mortgage loan with certain comparative information about collateral charge and conventional charge mortgages to help consumers choose the mortgage product that best suits their needs.