

## VOLUNTARY CODES OF CONDUCT AND PUBLIC COMMITMENTS

Fairstone Bank of Canada and its subsidiaries: *Fairstone Financial Inc, Eden Park, Fig Financial and Home Bank*, adhere to the following Voluntary Codes of Conduct and Public Commitments as applicable to each business unit to protect the interests of our customers.

### Voluntary Codes of Conduct

Code of Conduct for the Payment Card Industry in Canada	<a href="https://www.canada.ca/en/financial-consumer-agency/services/industry/laws-regulations/credit-debit-code-conduct.html">https://www.canada.ca/en/financial-consumer-agency/services/industry/laws-regulations/credit-debit-code-conduct.html</a>
Code of Conduct for the Delivery of Banking Services to Seniors	<a href="https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_seniors_en.pdf">https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_seniors_en.pdf</a>
Code of Conduct for Federally Regulated Financial Institutions: Mortgage prepayment information	<a href="https://www.canada.ca/en/financial-consumer-agency/services/industry/laws-regulations/mortgage-prepayment-information-code.html">https://www.canada.ca/en/financial-consumer-agency/services/industry/laws-regulations/mortgage-prepayment-information-code.html</a>
CBA Code of Conduct for Authorized Insurance Activities	<a href="https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_2009000_0_authorizedinsuranceactivities_en.pdf">https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_2009000_0_authorizedinsuranceactivities_en.pdf</a>
Principles of Consumer Protection for Electronic Commerce: A Canadian Framework	<a href="https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_2009000_0_consumerprotectionelectroniccommerce_en.pdf">https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_2009000_0_consumerprotectionelectroniccommerce_en.pdf</a>

### Public Commitments

Commitment on Modification or Replacement of Existing Products or Services	<a href="https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_2012080_1_morps_en.pdf">https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_2012080_1_morps_en.pdf</a>
Commitment to Provide Information on Mortgage Security	<a href="https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_mortgage_security_en.pdf">https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_mortgage_security_en.pdf</a>
Commitment on Powers of Attorney and Joint Deposit Accounts	<a href="https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_poa_join_t_account_en.pdf">https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_poa_join_t_account_en.pdf</a>
Mastercard Zero Liability	<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>
Plain Language Mortgage Documents – CBA Commitment	<a href="https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_2004092_9_plainlanguagemortgagedocument_en.pdf">https://cba.ca/Assets/CanadianBankersAssociation/Documents/Articles/About_The_Banking_Sector/vol_2004092_9_plainlanguagemortgagedocument_en.pdf</a>