RESOURCES FOR SENIORS

Fairstone Bank of Canada and its subsidiaries (collectively, "Fairstone") recognize the importance of supporting the needs of seniors to help protect seniors from financial abuse, fraud, and scams.

CODE OF CONDUCT FOR THE DELIVERY OF BANKING SERVICES TO SENIORS

As a member of the Canadian Bankers Association, Fairstone has adopted the Code of Conduct for the Delivery of Banking Services to Seniors, a voluntary code of conduct that sets out principles to guide banks that deliver banking products and services to Seniors in Canada, (the Code). Fairstone has designated a Senior Champion to promote seniors' interests.

- For more information on the Code visit: Code of Conduct for the Delivery of Banking Services to Seniors

COMMUNICATION WITH SENIORS

Fairstone employees and representatives are trained to deliver high quality customer service that considers the needs of seniors. Customers may contact the customer care centre to request client communication materials in an accessible format.

If you have a complaint, questions, or concerns, please contact Customer Service or visit one of our branches. Our complaint handling process and contact information are included in our "Complaint Handling Procedure." You may obtain a copy of this procedure by calling Customer Service, visiting one of our branches, or online at https://www.fairstonebank.ca/legal-regulatory/.

FINANCIAL ABUSE AND FRAUD PROTECTION RESOURCES

Financial Abuse

Did you know that financial abuse is the most common form of elder abuse in Canada? It is the illegal or unauthorized use of someone else's money or property and includes pressuring someone for money or property. Learn more about how to protect yourself from financial abuse here:

- What every older Canadian should know about: Financial abuse – Canada.ca

Fraud protection for Seniors

Learn to identify and protect yourself from some common types of financial scams, including telemarketing scams, identity theft, identity fraud and other financial scams.

Telemarketing Scams

Telemarketing scams involve callers that falsely claim to provide products or services. The caller may claim to represent legitimate companies or government organizations in an attempt to trick you into buying products or services that you don't need or that don't exist. They may also ask you to provide them with your financial and other personal information. Learn more about how to protect yourself from Telemarketing scams here:

- How to protect yourself from scammers | CRTC

Identity Theft and Identity Fraud

Identity theft refers to criminals stealing someone else's personal information for criminal purposes. Criminals use computer spywares and viruses to steal personal information.

Identity fraud happens when criminals use stolen personal information to commit another crime. Learn more about how to protect yourself from identity theft and identity fraud here:

- Identity theft and fraud (Canadian Anti-Fraud Centre)

Learn more about actions you can take if you become a victim of fraud:

- What to do if you're a victim of fraud (antifraudcentre-centreantifraude.ca)

Other Resources

- Romance Scam (antifraudcentre-centreantifraude.ca)
- Programs and services for seniors – Canada.ca
- Report fraud and cybercrime (antifraudcentre-centreantifraude.ca)
- Protecting your financial information in the event of a data breach – Canada.ca
- Protecting your Social Insurance Number – Canada.ca