



Voluntary Codes of Conduct & Public Commitments

Name of FRFI				
Classifications	Period (Years)			
	Q1 (Apr-Jun)	Q2 (Jul-Sept)	Q3 (Oct-Dec)	Q4 (Jan-Mar)
VOLUNTARY CODES OF CONDUCT				
CREDIT AND DEBIT CARD INDUSTRY CODE				
Agreements				
Cancellation / Renewal				
Choice of accepting debit, credit, or mobile payments				
Clear and simple language				
Competing domestic debit applications				
Complaint Procedures				
Discounts				
Equal branding				
Fee changes & penalty				
Fees - no advance notice				
Information to FCAC				
Interchange rate reduction and pass through				
Mobile acceptance				
Negative option				
Premium products				
Separate cards / Default settings				
Statement				
Web site				
DEBIT CARD				
Funds restricted				
Investigation/Procedures				
Liability for loss/Balance of probabilities				
General				
Reason & Position/Written information				
INSURANCE (BANK) CODE				
Insurance (Bank) Code - CBA				
MORTGAGE PREPAYMENT CODE				
Access to Actual Prepayment Charge				
Enhancing Awareness				
Financial Calculators				
Information Provided Annually				
Information Provided at Prepayment				
PROTECTION FOR E-COMMERCE				
Protection for e-Commerce				
SME				
SME - CBA				
PUBLIC COMMITMENTS				
COMPLAINT PROCEDURES				
Complaint procedures				
CREDIT CARD				
General				
VISA e-Promise				
Zero liability / Fraud protection				
GENERAL				
General				
SECURITY				
Online				
INVESTMENT				
Transfer RRSP - CBA				
MORTGAGE SECURITY				
Clear and simple language				
General Information				
Specific Information				
MODIFICATION OR REPLACEMENT OF EXISTING PRODUCTS OR SERVICES				
Modification or Replacement of Existing Products or Services				
POWERS OF ATTORNEY AND JOINT DEPOSIT ACCOUNTS				
Powers of Attorney general				
Joint Deposit Accounts general				
LOW COST AND NO COST ACCOUNTS				
General				
TOTAL				