



Consumer provisions aggregate report

Name of FRFI				
Classifications	Period (Years)			
	Q1 (Apr-Jun)	Q2 (Jul-Sept)	Q3 (Oct-Dec)	Q4 (Jan-Mar)
ACCOUNT				
Agreement & Complaint Procedures				
Disclosure of Charges				
Electronic Documents				
Express Consent				
Interest				
Optional Product and Service				
BRANCH CLOSURE				
General				
CHEQUES				
Availability of first \$100				
Federal - Fee to Cash				
Holds				
COMPLAINT PROCEDURES				
General				
CREDIT CARD				
Allocation of payment				
Amendment				
Application - General				
Application - Information box				
Clear language				
Credit limit				
Debt collection practices				
Electronic Documents				
Express Consent				
General				
Grace period				
Initial disclosure - general				
Initial disclosure - information box				
Multiple borrowers - consent				
Non-interest charges				
Optional Product and Service				
Rate per Annum				
Statement - General				
Statement - repay balance estimate				
DEPOSIT TYPE INSTRUMENTS				
Advertisement				
Amendments				
Clear and simple language				
Disclosure				
Early redemption				
Electronic Documents				
Express Consent				
General				
Knowledgeable person				
Optional Product and Service				
Timing				
LINE OF CREDIT				
Amendment				
Clear language				
Debt collection practices				
Electronic Document				
Express Consent				
General				
Initial disclosure - general				
Initial disclosure - information box				
Multiple borrowers - consent				
Non-interest charges				
Optional Product and Service				
Rate per Annum				
Statement				
LOANS				
Amendment				
Clear language				
Debt collection practices				
Electronic Documents				
Express Consent				
General				

Initial disclosure - general				
Initial disclosure - information box				
Multiple borrowers - consent				
Non-interest charges				
Optional Product and Service				
Rate per Annum				
Statement				
MORTGAGE				
Amendment				
Clear language				
Debt collection practices				
Electronic Documents				
Express Consent				
General				
Initial disclosure - information box				
Initial disclosure -general				
Multiple borrowers - consent				
Non-interest charges				
Optional Product and Service				
Penalty / Info on Rebates/Repayment/Charges				
Rate per Annum				
Renewal				
Statement				
MORTGAGE INSURANCE				
General				
PUBLIC ACCOUNTABILITY STATEMENT				
General				
PREPAID PAYMENT PRODUCTS				
Additional disclosure				
Clear and simple language				
Disclosure on product				
Expiry date				
Fee changes				
Fees				
General				
Initial disclosure – general				
Initial disclosure – information box				
PRINCIPAL PROTECTED NOTES				
Electronic Documents				
Express Consent				
General				
Optional Product and Service				
REGISTERED PRODUCTS				
Amendments				
Clear and simple language				
Complaint Procedures				
Disclosure of Charges				
Electronic Documents				
Express Consent				
Optional Product and Service				
Timing				
TOTAL				

NIL Report

Date: _____

I , _____ , attest that based on my knowledge, pursuant to the Supervision framework, the above mentioned financial entity does not have any reportable consumer provisions for the above period.

Codes of Conduct & Public Commitments

Name of FRFI				
Classifications	Period (Years)			
	Q1 (Apr-Jun)	Q2 (Jul-Sept)	Q3 (Oct-Dec)	Q4 (Jan-Mar)
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				
General				
Interchange rate reduction and pass through				
Mobile acceptance				
Negative option				
Premium products				
Separate cards / Default settings				
Statement				
Website				
DEBIT CARD				
Funds restricted				
Investigation / Procedures				
Liability for loss/Balance of probabilities				
Other				
Reason & Position/Written information				
MORTGAGE PREPAYMENT CODE				
Access to Actual Prepayment Charge				
Enhancing Awareness				
Financial Calculators				
Information Provided Annually				
Information Provided at Prepayment				
PUBLIC COMMITMENTS				
COMPLAINT PROCEDURES				
Complaint procedures				
CREDIT CARD				
General				
VISA e-Promise				
Zero liability / Fraud protection				
GENERAL				
General				
SECURITY				
Online				
TOTAL				

NIL Report

Date:

I , _____ , attest that based on my knowledge, pursuant to the Supervision framework, the above mentioned financial entity does not have any reportable voluntary codes of conduct and public commitments for the above period.