



Aggregate reporting

Name of Payment Card Network Operator

Date

| Classifications | Period | | Outcome/Resolved | |
|-----------------|---------|---------|------------------|---------------|
| | Apr-Sep | Oct-Mar | Compliant | Non-compliant |

VOLUNTARY CODES OF CONDUCT

| CREDIT AND DEBIT CARD INDUSTRY CODE | Element | | | | |
|---|---------|--|--|--|--|
| Agreements | 1 | | | | |
| Cancellation / Renewal | 12 | | | | |
| Choice of accepting debit, credit, or mobile payments | 4 | | | | |
| Clear and simple language | 1 to 13 | | | | |
| Competing domestic debit applications | 6 | | | | |
| Complaint Procedures | 13 | | | | |
| Discounts | 5 | | | | |
| Equal branding | 7 | | | | |
| Fee changes & penalty | 3 | | | | |
| Fees - no advance notice | 2 | | | | |
| Information to FCAC | 13 | | | | |
| Interchange rate reduction and pass through | 2 & 3 | | | | |
| Mobile acceptance | 11 | | | | |
| Negative option | 10 | | | | |
| Premium products | 9 | | | | |
| Separate cards / default settings | 8 | | | | |
| Statement | 1 | | | | |
| Web site | 1 | | | | |

PUBLIC COMMITMENTS

| CREDIT CARD | | Apr-Sep | Oct-Mar |
|-----------------------------------|--|---------|---------|
| General | | | |
| Visa e-Promise | | | |
| Zero liability / Fraud protection | | | |

NIL Report

Date:

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