



Seniors Code: Our Enhanced Measures

The Code of Conduct for the Delivery of Banking Services to Seniors ("Seniors Code") is a voluntary code for the members of the Canadian Bankers Association. The Seniors Code is a framework for the delivery of banking products and services to Canadian seniors in a manner that respects and addresses the unique needs of seniors. We are committed to ensuring that dealing with President's Choice Bank is convenient, safe and accessible for all of our customers, including seniors.

While many of our policies and procedures were already aligned with the Seniors Code, we have taken advantage of the guidance provided in the Seniors Code to examine our products and services and to assess our approach to supporting seniors with our products and services.

We have appointed a Seniors Champion within our senior management team, to provide ongoing leadership throughout our organization, including promoting awareness of seniors' needs as we enhance our products and services to better serve seniors. Our Seniors Champion is accountable to the senior management team and board of directors of President's Choice Bank to ensure that we adhere to the objectives of the Seniors Code.

We have a robust fraud detection and transaction monitoring framework in place, and have incorporated enhancements to identify scenarios of fraud or financial abuse of senior customers. We have implemented enhanced procedures to support our staff who interact directly with customers who are seniors. Our complaints handling policy and Digital Accessibility guidelines and processes continue to evolve to meet customer needs.

Our staff and representatives who interact directly with customers receive ongoing training to recognize when customers may benefit from additional assistance in their banking activities, as well as to identify and escalate situations involving potential financial abuse and fraud. In many of our in-store pavilions we have created quiet spaces where customers can have private discussions about their financial needs with our representatives.

We have also created a [dedicated web page](#) highlighting resources that are relevant to our senior customers, including our complaints handling policy, information on accessibility options, Power of Attorney, details on the types of fraud and financial abuse that frequently target seniors, and links to our Learning Hub which provides additional support on getting the most from our products and services.