



Peoples Bank

Our Commitment to Seniors

Peoples Bank adheres to the Canadian Bankers Association Code of Conduct for the Delivery of Banking Services to Seniors (the “Code”).

Peoples Bank recognizes that Seniors are not a homogenous group and that issues that affect some Seniors may not be relevant to others. However, there are certain difficulties and vulnerabilities that are more common or uniquely associated with providing banking services to Seniors.

We continuously strive to create a better banking experience for Seniors and have taken the following steps to improve the services we provide:

- We have appointed a Seniors Champion to promote and raise awareness within the organization of matters affecting Seniors. Our Seniors Champion is a member of our Senior Management and provides leadership in implementing the Code.
- We provide ongoing training to our customer-facing employees to equip them with the knowledge, skills, competencies, and information required to provide banking services to Seniors. In addition, we have an internal resource and information hub used to distribute communication, updates, and educational materials that employees should be aware of when assisting Seniors.
- We have a dedicated Seniors’ Resource Centre with information relevant to Seniors and their banking needs on our website. This includes information on how Seniors can bank with us and accessibility options. It also contains information about:
 - powers of attorney and joint bank accounts
 - protection against financial abuse
 - protection against fraud and scams
 - our complaints procedure
 - our privacy policy

This information is also consolidated into a Seniors Booklet and is available in our retail space and, on request, mailed to customers.

- Alongside our existing policies and procedures, we have implemented internal procedures to ensure compliance with the guidance outlined in the Code. The Code and its principles are incorporated into our overall regulatory compliance management framework, and we regularly review our internal procedures for opportunities for improvements.
- We have robust fraud prevention policies and controls to detect and mitigate fraud and safeguard customer assets. We also aim to raise awareness and educate Seniors about the different types of frauds and scams that often target older Canadians by providing valuable tips and information on our website and in our Seniors Booklet. Seniors are encouraged to contact us as soon as possible if they become aware of any suspicious or unknown transactions on their accounts so that steps can be taken to protect their accounts.

- Our Downtown Vancouver retail space has been designed to meet the BC Building Code 2018 accessibility requirements. The pedestrian entrance is at street level and is fitted with automated doors. The service area is designed to accommodate a range of physical abilities and disabilities, including the use of wheelchairs and other mobility assistance devices. All service animals are welcome at Suite 100.