

## Peoples Bank of Canada (PBC): Voluntary Codes of Conduct & Public Commitments

Voluntary Codes of Conduct and Public Commitments are non-legislated commitments, voluntarily made by companies, associations and other organizations to influence or control behaviour, for the benefit of both themselves and their communities.

Through the Canadian Banking Association (CBA), the banking industry has developed, and is committed to, several voluntary codes designed to protect consumers. The [Financial Consumer Agency of Canada](#) (FCAC), oversees the banks' compliance with these Voluntary Codes of Conduct and Public Commitments.

PBC has adopted a number of Voluntary Commitments and Codes of Conduct. To read each code in full, click on a code title.

### Mortgages

- [Commitment to Provide Information on Mortgage Security](#)

This commitment by PBC is to provide consumers with comparative information about mortgage security so that they have enough information to understand their choice of product when shopping for a mortgage loan.

- [Code of Conduct for Federally Regulated Financial Institutions - Mortgage Prepayment Information](#)

The Code of Conduct is designed to ensure that enhanced information is available to assist borrowers in making decisions about mortgage prepayment.

- [Plain Language Mortgage Documents](#)

A commitment by PBC to follow some basic plain language principles to make residential mortgage documents easier to read for borrowers.

### Day-to-Day Banking

- [Commitment on Powers of Attorney and Joint Deposit Accounts](#)

A commitment by PBC to make certain information available to consumers to help them understand the possible risks associated with using a Power of Attorney (i.e., giving someone else the authority to do banking for them) or opening a joint deposit account with another person.

- [Commitment on Modification or Replacement of Existing Products or Services.](#)

The commitment by PBC to provide consumers with assurances related to the modification or replacement of existing products and services.

## Online Services

- [Principles of Consumer Protection for Electronic Commerce: A Canadian Framework](#)

Developed with input from industry, government and consumer groups, the Principles of Consumer Protection for Electronic Commerce is a guide to protect consumers when conducting online transactions. The guide sets out a number of principles that address information provision, contract formation, privacy, security of payment and personal information, redress, liability, unsolicited commercial email and consumer awareness.

## Investing

- [Guidelines for Transfers of Registered Plans](#)

This code provides guidelines for the transfer of a registered plan from one financial institution to another. A registered plan may hold different types of investment instruments, including guaranteed investment certificates (GICs), mutual funds and/or securities. The specific guidelines depend on the type of plan.

## Seniors

- [Code of Conduct for the Delivery of Banking Services to Seniors](#)

This code provides guidance to PBC when we deliver banking products and services to seniors. The principles cover topics such as policies and procedures, effective communication, training and resources for employees and representatives.

## Small and Medium Sized Businesses

- [Model Code of Conduct for Bank Relations with Small and Medium Sized Businesses](#)

This code sets minimum standards for bank dealings with small and medium sized businesses, and addresses four key elements of bank conduct, openness, accountability, credit process and complaint handling.

- [PBC Small and Medium-Sized Business Code of Conduct](#)

## Insurance

- [Code of Conduct for Authorized Insurance Activities](#)

This code sets out the standards requirement for PBC when branch employees sell credit, travel and personal accident insurance. The code deals with training, disclosure, promotion practices, customer privacy protection and complaints procedures.

## Contact Information

If you have any concerns about PBC's adherence to the Voluntary Codes of Conduct and Public Commitments or wish to make a complaint, feel free to contact the offices of the Financial Consumer Agency of Canada ("FCAC") by telephone at 1-866-461-3222, by e-mail at [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca), or by visiting the FCAC website at <http://www.fcac-acfc.gc.ca>