

to Ombudsman for Banking Services and Investments (OBSI). OBSI is not a regulator, and doesn't advocate for consumers or the industry. Services are free to consumers.

Ombudsman for Banking Services and Investments
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For a more detailed overview please obtain a copy of our "If You Have a Problem or Concern" brochure from any branch or from our website at www.fnbc.ca.

Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws and voluntary commitments and codes of conduct. For example: financial institutions are required to provide consumers with information about complaint handling procedures, fees, interest rates and branch closures. If you have a complaint about a potential violation of a consumer protection law or a voluntary commitment or code of conduct relating to bank account, credit and insurance products, you may contact the FCAC at:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th Floor
Ottawa, Ontario K1R 1B9
Call (English): 1-866-461-FCAC (3222)
(Français): 1-866-461-ACFC (2232)
Fax: 1-866-814-2224

For a complete listing of federal consumer protection laws, voluntary commitments and codes of conduct, you may visit the FCAC website at: www.fcac-acfc.gc.ca

Please note that the FCAC does not become involved in matters of redress or compensation - all such requests must follow the process set out above.

* E-mail disclaimer: For your protection, do not send confidential or personal information (e.g., Access Card number, account numbers, etc.) via e-mail, as it is not a secure method of communication. If your request is urgent or requires disclosure of confidential or personal information for resolution, please call us.

- Conflict** 33. If there is a conflict between this agreement and the Service Terms, the Service Terms will govern your use of the particular Service. If there is a conflict between a Schedule and a Guide, the Schedule will govern your use of the Service.
- Severability** 34. If any provision of this agreement is declared invalid or unenforceable, the remaining provisions shall remain in full force and effect.
- Confidentiality** 35. You agree to keep confidential all information concerning us which may be made known to you solely as a result of using any Service which is not generally available to the public. You shall not release any such confidential information without our prior written consent.

Consent

36. In this section, "you" means: (i) any individual who is the undersigned customer, (ii) any individual who has offered to provide a guarantee for any product or service offered by us to the undersigned customer; (iii) any individual who is a partner of the undersigned customer; and (iv) the signing authorities, as identified to us, of the undersigned customer.

"Information" means financial, personal and other details about you, that you provide to us and we obtain from others outside our organization, including through the products and services that are provided by us to the undersigned customer. You agree that, at the time you begin a relationship with us and during the course of our relationship, we may collect, use and disclose your Information as described in the Privacy Agreement separately provided to you and available at any First Nations Bank of Canada branch or online at firstnationsbank.com, including for, but not limited to, the purpose of identifying you, providing ongoing service, understanding your financial needs, marketing products and services to you by telephone, fax and automatic dialing-announcing device, at the numbers you have provided us or by internet and mail or other methods, protecting us both from fraud and error and complying with legal and regulatory requirements. If:

- i. there are changes to the signing authorities on any of the accounts of the undersigned customer; or
- ii. at the time of opening an account, the undersigned customer, if a corporation, entity, partnership or other business operation consisting of more than one individual, has any individual who owns or controls, directly or indirectly, 25 per cent or more of the shares of the corporation, or has any director, where such individual or director is not, at such time, either a signing authority of the corporation or a personal banking customer of First Nations Bank of Canada Group; or
- iii. at the time of opening an account, such undersigned customer, if other than a corporation, has any individual who owns or controls, directly or indirectly, 25 per cent or more of such undersigned customer, where such individual is not, at such time, either a signing authority of the undersigned customer or a personal banking customer of First Nations Bank of Canada Group;

then such undersigned customer, agrees to make such signing authorities and any such individual or director aware of the Privacy Agreement, advise them that they are subject to such agreement and inform them that a copy of such agreement is available at any First Nations Bank of Canada branch or online at fnbc.ca.

The definition of "you" in the Privacy Agreement shall be deemed to include any such individual or director. Notwithstanding the foregoing, (ii) and (iii) shall not apply where the undersigned customer is a public body, or a corporation that has minimum net assets of \$75 million on its last audited balance sheet and whose shares are traded on a Canadian stock exchange or a stock exchange that is prescribed by section 3201 of the Income Tax Regulations, as may be amended from time to time, and operates in a country that is a member of the Financial Action Task Force.

You may obtain our privacy code - "Protecting Your Privacy" - or review your options for refusing or withdrawing this consent, including your option not to be contacted about offers of products or services, by contacting your branch or calling us at 1-888-454-3622.

* First Nations Bank of Canada Group means First Nations Bank of Canada, its affiliates and

third parties, who provide deposit, investment, loan, securities, trust, insurance and other products or services.

- Credit Agencies** 37. This section applies to you if you do not fall within the definition of "you" in the above section. You authorize us to obtain information about you from, and disclose information about you to, credit reporting or credit rating agencies and credit bureaus for the purpose of assessing your credit worthiness. Nothing in this section shall limit any rights or obligations we may otherwise have regarding the collection, use and disclosure of your information.

[Signature Page to Follow on Next Page]

Dated this _____ day of _____, 20____.

Name of Business

(Please print name below respective signature)	X _____ Signature Name:	X _____ Signature Name:	X _____ Signature Name:
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Obtain signatures of: <u>Sole Proprietorship</u> Sole proprietor	X _____ Signature Name:	X _____ Signature Name:	X _____ Signature Name:
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<u>Partnership</u> Partners or Partner with Authority to Bind the Partnership as set out in the Partnership Agreement. If partner is a corporation, partner to sign under corporation name. If more than 9, add separate schedule.	X _____ Signature Name:	X _____ Signature Name:	X _____ Signature Name:
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Corporation
the signing officers as set out in the Corporate Resolution

Association
the signing officers as set out in the Resolution of Officers/Members of Unincorporated Association

Joint Venture
the signing officers as set out in the Joint Venture Agreement

Other
the signing officers as set out in the applicable agreement/resolution