



Tangerine's Code of Conduct for Relationships with Small- and Medium-Sized Businesses

July 2024

1. WELCOME

We would like to take this opportunity to welcome you to Tangerine. It is our commitment to become your primary bank of choice. We look forward to working with you to add value to your business.

Our commitment is to provide you with Canadian and USD Business Savings Accounts designed to complement your existing business chequing account at another financial institution and help you grow your business cash. As part of this commitment, we want to ensure that your business relationship with us is open and transparent.

2. OPENNESS & COMMUNICATIONS

We know that small businesses are important to Canada's economy, and at Tangerine we are committed to ensuring that your relationship with us is built on trust, respect, and open communication. We understand that everyone is in business to succeed, no matter what type of business you own. When you have a question or concern about any of our services, please ask us.

We pledge to be straightforward, honest, and open in all our communications and documents, providing you with a clear explanation on all our products and services. If you would like information on any Tangerine product or service, we would be pleased to help you. Call us at 1-888-826-4374.

When you obtain one of our products and services, we will provide you with agreements written in clear and understandable language that clearly detail the terms and conditions. We will explain in writing why we ask for the information on our application forms and other documentation, and how and when we use it. When we have information on our services that is of interest to you, it will be made available on our [website](#).

You can view a list of the codes of conduct and public commitments on our [website](#).

3. ACCOUNTABILITY

Tangerine has appointed a senior officer responsible for ensuring this code is implemented and followed by Tangerine representatives across Canada. A copy of this code is also filed with the [Financial Consumer Agency of Canada \(FCAC\)](#), the agency responsible for protecting the rights and interests of consumers of financial products and services.

4. COMPLAINT RESOLUTION

To learn more about Tangerine's complaint handling process and how we work hard to resolve these matters for all our clients, please visit <https://www.tangerine.ca/en/legal/complaints-process>.