

Your Privacy is Protected

At FirstLine Mortgages (a division of CIBC Mortgages Inc., a member of the CIBC group of companies), an important part of our commitment to you is respect for your right to privacy. This Policy provides information concerning privacy practices for FirstLine Mortgages and other members of the CIBC group of companies (referred to as "CIBC" or the "CIBC group") that provides you with a FirstLine Mortgage or a CIBC product or service.

Across the CIBC group of companies, we have policies and procedures to protect your privacy. Keeping your information and affairs in strict confidence is a cornerstone of our business and an integral part of our commitment to service excellence.

Resolving your concerns is important to us

CIBC is committed to treating you with the greatest respect and consideration and providing the highest level of service. Even so, there may be a misunderstanding or times where you may feel you have been dealt with unjustly. Whatever the circumstances, our primary objective is ensuring your concerns are addressed.

The following process applies to resolving concerns and complaints of Firstline Mortgage customers.

Step 1: Talk to us

In most cases, a complaint or concern is resolved simply by talking to us about it. You should be able to get swift results by calling our Customer Contact Centre at 1 800 970 0700.

Step 2: Call the CIBC Customer Care Centre

If the problem is not resolved to your satisfaction, you can contact the **CIBC Customer Care Centre:**

Telephone: 1 800 465-CALL (2255)

Fax: 1 877 861-7801

or (416) 218-9440 in Toronto

Email: customer.care@cibc.com

Be sure to include:

- your name and contact information where you prefer to be reached
- the nature of your complaint
- details relevant to the matter and with whom you have already discussed the issue

Please note: If you choose to send us an e-mail under Step 2 or Step 3, do not include sensitive information (e.g., card or account numbers), as e-mail is not a secure method of communication.

If the above steps fail to resolve your concern you may also contact the Office of the Privacy Commissioner of Canada:

Telephone: 1-800-282-1376

Website: priv.gc.ca

Write to: Public Classification CIBC Canada Client Privacy Policy I 18 30 Victoria Street
Gatineau, Quebec K1A 1H3

Depending on the nature of your concern, you may also contact
<https://www.cibc.com/en/about-cibc/corporate-responsibility/service-commitment/independent-agencies.html>

CIBC's privacy policy tells you how and why we handle your personal information, and your privacy rights and choices. It is available at any banking centre or www.cibc.com/privacy.