

Serving and Protecting Seniors



We are committed to helping you face the challenges of aging and combat financial exploitation of the elderly. Therefore, we adhere to the Code of Conduct for the Delivery of Banking Services to Seniors.

We are committed to:



Providing you with tools to better serve and protect you



Acting against financial exploitation



Offering products and services adapted to your needs

This document will help you not only better understand and utilize the tools we offer, but also eliminate the risk of financial exploitation and fraud.

1. Offer accessible services tailored to your needs

We have taken measures to meet the needs of seniors, striving to ensure our products and services remain accessible and offering additional support to those who need it.

You can access the following services:

- › Meet with a representative to discuss your finances and ask questions in a quiet and secluded area if necessary (to facilitate concentration)
- › Meet with a representative to obtain additional information about products and services
- › Documentation printed in a larger font for easier reading
- › Explanation on how e-readers work (read-aloud tool) for visually impaired clients
- › Help with using ABMs, online and mobile banking services
- › ABM audio function

All you need to do is contact us:

- › By calling or visiting one of our branches during business hours
- › By calling the Telephone line dedicated for seniors at **514-413-5598** or **1-844 413-5598** from Monday to Friday, 8 a.m. to 6 p.m. (ET)

2. Know how to protect yourself against financial exploitation

Ill-intentioned people may try to exploit seniors in a variety of ways:

- › Making repeated requests for cash withdrawals to get out of a difficult situation
- › Requesting unusual transactions
- › Pressuring the senior to open a joint account
- › Insisting on receiving account statements and other correspondence

These people may take advantage of seniors when they're vulnerable (e.g., while they're sick).

Louise's story

David regularly asks his mother, Louise, for small amounts of money. He says he will repay her, but if she asks him when, he gets angry and accuses her of not trusting him. Louise wants to help her son get his business off the ground, but she is starting to get concerned about his lack of interest in the business and frequent trips to Las Vegas. In talking to a representative, Louise realizes that she may be a victim of financial exploitation and that the situation could get worse if it is not stopped. Her representative informs her of the resources and tools that she can put in place to protect herself.

3. Know how to protect yourself against fraud

For your security, visit our webpage dedicated to informing seniors about:

- › Creating a secure password:
 - The recipe for a strong password
 - Traps to avoid
 - The password-management tool
- › Scamming on social media:
 - Malicious links in your news feed
 - False contests
 - Romance scams
 - 5 tips for thwarting fraudsters
- › Online bank fraud:
 - How to protect your personal information
 - 7 examples of online bank fraud
 - Your options if you become a victim of fraud
- › Protecting your credit card:
 - Precautions to take with your card number and PIN
 - Reporting a lost or stolen card
 - Checking your monthly statement
- › Protecting oneself against identity theft
 - 6 steps to protect yourself
- › Protecting your email account
 - Why it's important to protect your email account
 - How to be vigilant and proactive



Visit our Web page at nbc.ca/services-seniors for more details.



You can also learn more about exploitation and fraud by calling one of our representatives or visiting them at your nearest branch.

Here's an example: the grandparent scam

How does it work?

You get a call: "Grandma, is that you?" or "Grandpa, do you recognize me?" Thinking it's your grandchild, you answer by their first name. The scammer starts using that name to seem more credible. They claim to be in trouble (legal fees, debt or repairs following an accident, etc.) and that they **urgently need money transferred to them**.

How to protect yourself?

- › Do not answer questions that the caller should already know the answers to.
- › Do not hesitate to question your caller to verify their identity.
- › Avoid providing your personal and banking information. Ask yourself why the caller would want this information.
- › Always verify the legitimacy of such a call yourself by confirming with other family members.

Have you already been a victim?

- 1) Report the incident to your local police station.
- 2) Call us.



Need more information?

You would like to discuss your situation with one of our representatives or you need help?

- › Visit one of our branches during business hours
- › Call us via the Telephone line dedicated for seniors from Monday to Friday, 8 a.m. to 6 p.m. (ET)

514-413-5598 (Montreal area)

1-844-413-5598 (toll-free)

nbc.ca



Less paper, same information.

Our documents are evolving to make your daily life easier and reduce our paper consumption.