

Electronic Delivery Notice

As a client of China Construction Bank Toronto Branch (“CCBTO”), you have acknowledged in the applicable agreement that you consent to receiving information related to your account electronically. This consent is effective immediately. This Electronic Delivery Notice (“Notice”) describes the scope of such consent.

This consent includes receiving documents electronically delivery related to your relationship with CCBTO. This may include, but is not limited to: disclosures and notices that may be required under the *Bank Act*, agreements, disclosures, enrolment forms, privacy notices, rates and calculation of interest, account statements and charges or fees, including any changes to such.

Please be aware that CCBTO may choose to provide you with paper documents in lieu of electronic documents if deemed appropriate. You may request a paper copy of a document at any time by speaking with your account manager.

Consent may be withdrawn at any time. All withdrawal requests must be made to your relationship manager in writing. If consent is withdrawn, paper copies of future documents will be sent via Canada Post to the mailing address on our file. Withdrawal of your consent will not affect the validity or enforceability of documents previously electronically delivered to you. All documents will be maintained according to the CCBTO record retention schedule; however, it is your responsibility to retain copies.

It is your sole responsibility to ensure that you notify CCBTO, through your account manager, in the event that your contact information changes.

You are not required to consent to this Electronic Documents Disclosure as a condition of any transaction, application or relationship with CCBTO.