

TEMPLATE

DATE

Mr. Douglas Melville  
Ombudsman and CEO  
Ombudsman for Banking Services and Investments  
401 Bay Street, Suite 1505, PO Box 5  
Toronto, ON M5H 2Y4

Dear Mr. Melville:

We are writing further to our recent communications regarding the tolling of limitation periods.

Where an individual or small business customer of the undersigned has made a complaint to the Ombudsman for Banking Services and Investments ("OBSI") and OBSI has agreed to investigate such complaint (the "Complaint"), the undersigned agrees, where it is permitted by law, to suspend the running of any applicable limitation period prescribed by law for the period of time that the Complaint is under review by OBSI.

For greater certainty, the suspension of the limitation period shall begin at the time the undersigned receives the OBSI consent letter signed by the complainant ("Consent letter") and shall end thirty [30] days after OBSI mails its final findings letter to the complainant.

Notwithstanding the above, nothing shall prevent the undersigned from raising any defences relating to the passage of time occurring prior to the point in time at which the undersigned receives notification that OBSI is investigating the Complaint and the Consent letter; and the undersigned reserves the right to proceed at any time with legal remedies against the complainant.

Sincerely,