

Voluntary Codes of Conduct and Public Commitments are non-legislated commitments, voluntarily made by the Canadian banking industry, associations and other organizations. Industrial and Commercial Bank of China (Canada) has adopted a number of Voluntary Commitments and Codes of Conduct that are designed to protect our customers and serve them better.

1. [Code of Conduct for the Delivery of Banking Services to Seniors](#)  
A code of conduct that sets out principles that apply to banks to guide them when they deliver banking products and services to Canada's seniors.
2. [Commitment to Provide Information on Mortgage Security](#)  
Banks that offer residential mortgages agree to provide consumers shopping for a mortgage loan with certain comparative information about collateral charge and conventional charge mortgages to help consumers choose the mortgage product that best suits their needs.
3. [Code of Conduct for Federally Regulated Financial Institutions - Mortgage Prepayment Information](#)  
If customers choose to break their mortgage or pay it off early, there could be a mortgage prepayment charge. This code of conduct outlines the type of information customers will receive to help them make an informed decision about mortgage prepayment.
4. [Plain Language Mortgage Documents](#)  
A commitment by Canada's banks to improve readability of residential mortgage documents.
5. [Commitment on Powers of Attorney \(POA\) and Joint Deposit Accounts](#)  
Banks that accept Powers of Attorney from or open joint deposit accounts for clients agree to provide clients with certain information to help clients understand the implications of using them.
6. [Commitment on Modification or Replacement of Existing Products or Services](#)  
Banks provide consumers with assurances related to the modification or replacement of existing products and services.
7. [Canadian Code of Practice for Consumer Debit Card Services](#)  
Industry practices and consumer and industry responsibilities related to debit cards.
8. [Code of Conduct for the Credit and Debit Card Industry in Canada](#)  
Code of conduct that sets principles for business practices related to the issuance and acceptance of payment cards and operation of payment card networks.
9. [Interac Zero Liability Policy](#)  
Your financial institution is responsible for reimbursing any losses resulting from circumstances beyond your reasonable control.
10. [Principles of Consumer Protection for Electronic Commerce: A Canadian Framework](#)  
A guide to protecting customers in online transactions, developed with input from industry, government and consumer groups.

11. [Online Payments](#)  
Consumer and industry responsibilities related to the use of online payments systems in Canada.
12. [Guidelines for Transfers of Registered Plans](#)  
What to expect and where to get help when transferring a registered savings plan (RSP) between financial institutions.
13. [Commitment on the Expansion of Low-cost and No-cost Bank Accounts](#)  
Banks in Canada have agreed individually with the Government of Canada to expand their current offerings of low-cost and no-cost bank accounts.
14. [Model Code of Conduct for Bank Relations with Small- and Medium-Sized Businesses](#)  
The key elements of the model code are incorporated into individual bank codes.