



REGULATORY COMPLIANCE MANAGEMENT MODULES for Canadian Banks and Trust & Loan Companies

Bank Act

- Act, Regulations, OSFI Guidelines
- Customized for Banks and Foreign Bank Branches

FCAC

- Cost of Borrowing Regulation

Privacy

- Federal PIPEDA
- Related provincial acts
- Privacy Commissioner decisions

Human Resources

- Canada Labour Code (Banks)
- Provincial and territorial Employment Standards Act (Trusts)
- Accessibility for the Disabled (Ontario and Manitoba)

CASL

- Canada's Anti-spam legislation

Trust & Loan Companies Act

- Act, Regulations, OSFI Guidelines
- Augmentation for AMF Guidelines

AML/ATF

- Proceeds of Crime (Money Laundering) and Terrorist Financing Act, Regulations, Criminal Code, FINTRAC Guidelines

Survey of Laws

- Compendium of laws with potential applicability to an FRFI

FATCA-IGA/CRS

- Canada/ US Inter-Governmental Agreement and International Common Reporting Standards

Regulatory Compliance Risk Management

- Assessment of effectiveness in satisfying OSFI's Guideline E-13 requirements
- Evidence that the "three lines of defence" and the board address and meet regulatory expectations

Operational Compliance Risk Management

- Assessment of effectiveness in satisfying OSFI's Guideline E-21 and Quebec's AMF in Operational Risk Management Guideline
- Assessment of effectiveness in satisfying OSFI's Guideline E-21 and, when applicable for Trusts, Quebec's AMF in Operational Risk Management Guideline

Enterprise-wide Risk Management

- Evidence for positions taken on exposures identified under OSFI's Own Risk Self-Assessment (ORSA) Guideline
- Key tool for the CRO in assessment of material risk exposure, mitigation and evidence

THE ETHIDEX ADVANTAGE

Custom Regulatory Content

An Ethidex module is a set of digital documents that organizes your regulatory requirements in a framework tailored to your business structure. Canadian requirements are presented as plain language control objectives backed up by specific citations and links to full-text sources. Modules are updated quarterly to meet changing requirements with the assistance of Fasken Martineau LLP.

Save Time and Save Money

Compliance Office™ helps make the Ethidex Service the easiest and most cost-effective way to satisfy the risk management and compliance expectations of your Directors, Auditors, Regulators and other Stakeholders. Compliance Office™ is Web based and securely hosted at a Canadian top-tier data centre.

Our Service Commitment

is to ensure that our clients are active, satisfied Ethidex users. To this end, we undertake to provide at no additional cost, whatever ongoing support and training clients may require in order to get the maximum value from our offering.

Years of Experience

Since 2004 Ethidex has been developing and continuously enhancing Compliance Office™ to suit the needs of more than 100 clients to effectively manage business and compliance risks in accord with the prudent standards of Canadian regulators.

ETHIDEX: YOUR BEST PRACTICE SOLUTION

Our methodology allows financial institutions to focus on managing their business rather than managing legislative changes.

CHECKLISTS ARE NOT ENOUGH

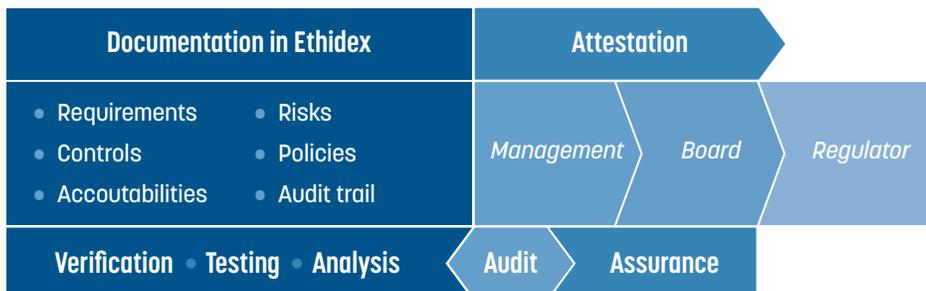
A best practice solution reduces risk and builds regulatory confidence.

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| <p><i>Are requirements and risks evaluated in the context of the business processes that are affected?</i></p> | <ul style="list-style-type: none"> ❖ We clarify the relevant risks and requirements in plain, industry-specific language and organize them by business process. |
| <p><i>Are appropriate auditable controls built into business processes to ensure on-going compliance and risk mitigation?</i></p> | <ul style="list-style-type: none"> ❖ We provide an efficient framework for controls documentation, assessment and reporting. |
| <p><i>Are managers and other responsible individuals:</i></p> <ul style="list-style-type: none"> • <i>Aware of the risks and requirements?</i> • <i>Accountable for control implementation and documentation?</i> • <i>Self-assessing control effectiveness?</i> • <i>Updating controls for a changing environment?</i> | <ul style="list-style-type: none"> ❖ The system provides an auditable workflow to manage accountability, documentation, assessment and reporting. ❖ We alert you to relevant changes that apply to your business and advise you on where they impact your business processes. ❖ We train and support your staff in using the Ethidex system on an on-going basis. |
| <p>❖ Learn more about The Ethidex service at: ethidex.com</p> | |

A RELIABLE BASIS FOR ATTESTATION AND ASSURANCE

The dynamic documentation of requirements, risks, controls and policies within Ethidex establishes an effective foundation for attestation and reporting. At each point from management to the Board and then to the regulator, a well-maintained Ethidex database provides the basis for a reliable assertion of current and ongoing compliance.

Using the tools integrated in our system, Audit can efficiently carry out verification and testing of management's controls documentation in order to provide assurance of accuracy and completeness to all stakeholders.



ABOUT ETHIDEX

Ethidex Inc. is a leading software solution in the areas of Governance, Risk and Compliance.

Ethidex Inc. was formed in 2004 as an independent company to acquire the successful Ethidex Risk Manager Service business that had been built by the three founding principals at PwC beginning in 1999.

Ethidex acquired the Compliance Office™ software and continues to serve an established client base with the assistance of the three law firms that helped develop the service from the outset: McMillan LLP, Fasken Martineau LLP, and BLG LLP.

ABOUT FASKEN MARTINEAU LLP

Fasken Martineau is a leading international business law firm. The lawyers in our Financial Institutions Group help financial institutions achieve their strategic, corporate, regulatory and compliance objectives. We have extensive experience advising on domestic and cross-border mergers and acquisitions, joint ventures and demutualizations as well as distribution, reinsurance and outsourcing arrangements. We regularly advise clients on corporate governance and risk management matters and act for financial institutions and underwriters in funding and capital-related transactions. We also advise clients on the establishment of financial services businesses.

“ We are proud of our alliance with Ethidex™ in offering the Ethidex™ Risk Manager Service – together we are bringing best-practice compliance solutions to Canadian financial institutions in a complex and dynamic regulatory landscape. ”

- Koker Christensen, Partner

ETHIDEX INC.

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