

IN THE SUPREME COURT OF BRITISH COLUMBIA

IN THE MATTER OF THE *COMPANIES' CREDITORS ARRANGEMENT ACT*,
R.S.C. 1985, c. C-36, AS AMENDED

AND

IN THE MATTER OF CREDITLOANS CANADA FINANCING INC. and
CREDITLOANS CANADA CAPITAL INC.

PETITIONERS

ELECTRONIC MEETING PROTOCOL

By Order of the Supreme Court of British Columbia (the "**Court**") pronounced November 16, 2020, (the "**Meeting Order**"), in the proceedings in respect of the Petitioners pursuant to the *Companies' Creditors' Arrangement Act* (Canada), R.S.C. 1985, C-36, as amended (the "**CCAA Proceedings**"), BDO Canada Limited, the court-appointed monitor (the "**Monitor**") of the Petitioners, has been authorized to convene, hold, and conduct a meeting of the Petitioners' creditors (the "**Meeting**") to consider and vote on the Plan of Compromise and Arrangement of the Petitioners dated November 16, 2020, as may be amended (the "**Plan**").

To facilitate the Meeting during the COVID-19 pandemic, and to promote and maintain social distancing, the Court has authorized the Monitor to convene, hold and conduct the Meeting substantially in accordance with this Electronic Meeting Protocol (the "**Protocol**"). Capitalized terms not otherwise defined in this Protocol have the meanings ascribed to them in the Plan and the Meeting Order.

MEETING DETAILS

1. Date of the Meeting: December 3, 2020
2. Time of the Meeting: 10:00 a.m. (Vancouver Time)
3. Meeting Platform: MS Teams

TECHNOLOGY AND MEETING ETIQUETTE

4. The Meeting will be conducted using the MS Teams virtual meeting platform. The MS Teams virtual meeting platform can be downloaded at <https://www.microsoft.com/en-ca/microsoft-365/microsoft-teams/group-chat-software> or accessed through your web browser.
5. Prior to the Meeting, you are required to learn the software as the Chair will not have the capacity to answer questions concerning the technology during the Meeting.

6. During the Meeting:
 - a. Leave your microphone device on mute until recognized by the Chair to prevent background noise; and
 - b. Turn your video feed off within the program, to prevent unnecessary use of bandwidth.

PRE-MEETING REQUIREMENTS

7. Proxy cut-off: All Proxies to be deposited with the Chair in accordance with the Meeting Order must be received by the Monitor by 5:00 p.m. on December 2, 2020. The Monitor will provide you with confirmation of receipt. If you have not received a confirmation of receipt by 5:30 p.m. on December 2, 2020, please follow up with the Monitor by email to imargulis@bdo.ca.
8. Attendance Notice: Parties intending to attend the Meeting through MS Teams shall notify the Monitor by email at imargulis@bdo.ca by 5:00 p.m. on December 2, 2020. The Monitor will provide you with confirmation of receipt. If you have not received a confirmation of receipt by 5:30 p.m. on December 2, 2020, please follow up with the Monitor by email to imargulis@bdo.ca.
9. Prior to the Meeting, the Monitor will provide information by email to parties that have delivered Affected Creditor Proxies or notices of attendance. The information to be provided in advance of the Meeting is:
 - a. A proposed agenda for the Meeting;
 - b. A unique creditor identification number;
 - c. Confirmation as to the status of your Claim (whether it is admitted or contested for voting purposes); and
 - d. The meeting ID and password.

CONDUCT AT MEETING

Registration

10. The MS Teams Meeting will be open at 9:00 a.m. on December 3, 2020 to provide sufficient time for registration. You are encouraged to call in early, and no later than 9:45 a.m. so that the registration process can be completed in a timely fashion and not delay the commencement of the Meeting. The Meeting will begin promptly, and the Chair may not have capacity to admit late registrations.
11. During the registration process, you will be required to:
 - a. Identify yourself by your unique creditor identification number and/or whether you hold a proxy;

- b. Identify any additional individuals in attendance with you, including their capacity (legal counsel and firm as applicable); and
- c. Confirm your contact details and Claim amount.

Calling the Meeting to Order

- 12. A representative of the Monitor will act as Chair of the Meeting.
- 13. The Chair will call the Meeting to order at 10:00 a.m. Vancouver time on December 3, 2020, and will adjourn the Meeting if the Chair determines that such is necessary to permit completion of the registration process. The time of the adjournment will be estimated by the Chair at the time the adjournment is declared.

Motions and Voting at the Meeting

- 14. The Chair will maintain a roster of all participants compiled during the registration process. When a motion is called for by the Chair, either as a standard protocol motion for such meetings or based on a request for a motion generally, the Chair will request from the general population of Affected Creditors in attendance at the Meeting for:
 - a. A second of the motion; and
 - b. A call for a vote on the motion, by the required majority of votes as may be required in the circumstances.
- 15. In all instances, and in respect of all motions and votes, the Chair is authorized to accept ballots and/or votes electronically, by a MS Teams electronic poll, or by such other means as the Chair deems sufficient in the circumstances.

Questions at the Meeting

- 16. The MS Teams platform includes a chat feature that allows you to submit questions to the Chair electronically. For the purposes of asking questions at the Meeting, please use the chat feature and (a) include your creditor identification number and (b) advise that you wish to ask a question.
- 17. The Chair will recognize your interest in asking a question in the following priority:
 - a. Those that have submitted requests via the chat function, and in the order of registration; and
 - b. Those that are unable to register on the chat or prefer not to do so, via a general call for questions.
- 18. Once recognized by the Chair, and before asking your question, please: (a) state your creditor identification number; (b) your name; and (c) the creditor you represent. You may then ask your question.
- 19. For clarity, you will not be permitted to ask a question or to speak at the Meeting unless and until you have been recognized by the Chair.

POST-MEETING REPORTING

20. As soon as practicable following the Meeting, the Monitor will provide a report that includes:

- a. A summary of all motions called at the Meeting;
- b. The result of the votes on each motion; and
- c. Such further and other information as determined by the Chair to be necessary. The report will be available on the Monitor's website at: <https://www.bdo.ca/en-ca/extranets/creditloans/>.