

CANADA  
PROVINCE OF QUÉBEC  
DISTRICT OF MONTRÉAL

500-06-001166-210

(Class Action)  
SUPERIOR COURT

---

**KATY HAROCH**

Applicant

v.

**THE TORONTO-DOMINION BANK *et al.***

Defendants

---

**ANSWER**  
(art. 145 and 147 C.C.P.)

---

**IN RESPONSE TO THE APPLICATION TO AUTHORIZE THE BRINGING OF A CLASS ACTION AND TO APPOINT THE STATUS OF REPRESENTATIVE PLAINTIFF, THE DEFENDANT ROYAL BANK OF CANADA RESPECTFULLY SUBMITS THE FOLLOWING:**

1. Its contact information is:  
1, Place Ville Marie  
Ground Floor  
Montréal QC H3B 3Y1
2. It is represented by Gowling WLG (Canada) LLP (Me Ronald Audette and Me Paule Hamelin), whose contact informations are as follows:  
**Gowling WLG (Canada) LLP**  
3700-1, Place Ville Marie  
Montréal QC H3B 3P4  
Tel.: Me Ronald Audette 514 392-9559; Me Paule Hamelin 514 392-9411  
Fax: 514 878-1450  
Emails: [ronald.audette@gowlingwlg.com](mailto:ronald.audette@gowlingwlg.com); [paule.hamelin@gowlingwlg.com](mailto:paule.hamelin@gowlingwlg.com)
3. It intends to contest the Application;
4. The present Answer is filed and served under reserve of all of the rights and recourses of Royal Bank of Canada.

Montréal, October 19, 2021

*Gowling WLG (Canada) LLP*

---

**Gowling WLG (Canada) LLP**  
Lawyers for Defendant Royal Bank of  
Canada

No: 500-06-001166-210

SUPERIOR COURT  
PROVINCE OF QUÉBEC  
DISTRICT OF MONTRÉAL

**KATY HAROCH**

Applicant

v.

**THE TORONTO-DOMINION BANK *ET*  
*AL.***

Defendants

BL0052

**ANSWER**

**ORIGINAL**

Me Ronald Audette / Me Paule Hamelin  
**Gowling WLG (Canada) LLP**

3700-1, Place Ville Marie

Montréal QC H3B 3P4

Tel.: 514 392-9559 / 514 392-9411

Fax: 514 878-1450

[ronald.audette@gowlingwlq.com](mailto:ronald.audette@gowlingwlq.com)

[paule.hamelin@gowlingwlq.com](mailto:paule.hamelin@gowlingwlq.com)

Our Ref.: L129510124

RA/Isa

a/s 8453