

Privacy Policy Overview



Who we are and why we've created this overview

This overview summarizes how the Bank and its Canadian subsidiaries process your personal information and outlines your privacy rights. For more information, please refer to our full [Privacy Policy](#) on [nbc.ca](#). If there is any inconsistency between this overview and the full Privacy Policy, the full Privacy Policy will prevail.

What information we collect and how we collect it

→ We collect various types of personal information, including:

- Your identification information (e.g., names, contact details, date of birth, information from identification documents, biometric data—where applicable and with your consent)
- Your financial and credit-related information and transaction details (e.g., income, products and investments, credit reports and credit score, transactions)
- Your digital and device-related information (e.g., preferences and browsing history with your consent, device type, IP address)
- Your interactions with us (e.g., call recordings and transcripts, images captured by our surveillance cameras inside or near our branches)

- Other information you provide to us or that we may generate about you (e.g., risk scores or other indicators that may be generated using analytical or automated tools based on your transactions, credit history and our interactions)

→ We collect this information in several ways, including:

- directly from you, either in person, online, by phone or in writing;
- automatically, through technologies such as cookies, call recordings, transcripts and video surveillance;
- from other entities within our corporate group and from third parties or other sources, only with your consent or as otherwise permitted or required by law.

How we use your information

We may use your personal information to:

- confirm your identity or verify the information you provide;
- assess your eligibility for specific products, services, offers or promotions;
- deliver the products and services you request and respond to your requests;
- personalize your experience to better advise you;
- prevent, detect and investigate fraud and other unlawful activity;
- manage risk, including credit and business risks;

- conduct analytics to understand service usage, improve existing offerings and develop new ones;
- manage and improve our operations and client experience;
- Optional: send you promotional communications tailored to your needs, preferences and interests (see your rights in section 6).

To support these purposes, we may use automated systems, including technologies powered by artificial intelligence.

Who we share your information with

We may share your information with:

- service providers who process information on our behalf;
- other entities within our corporate group;
- your authorized representatives, such as brokers;
- financial institutions, insurers and credit reporting agencies;
- regulators and government authorities;
- organizations with whom we partner to offer products or services;

— digital and social media platforms.

We may also share your information when required by law or to protect our legal rights. We are committed to always limiting information only to what is required and obtaining your consent, as required.



How we protect and handle your information

We use appropriate safeguards to protect your information against unauthorized access, use or disclosure, loss or theft. We retain your information only as long as necessary, taking into account legal obligations, the nature of your relationship with us and other relevant factors.

Your information may be stored or accessed outside your province or Canada, including by service providers in other jurisdictions. In such cases, we take steps to ensure that your information remains adequately protected.

Your rights and how to contact us

You have the following rights regarding your personal information, subject to exceptions:

- The right to access, correct or request disclosure of your information
- The right to withdraw your consent for certain processing activities, such as personalized solicitation or the sharing of your financial information between the Bank and its subsidiaries in order to generate a comprehensive view of your products
- The right to be informed when a decision is based exclusively on automated processing, and to obtain certain information about that decision
- The right to make a complaint about how we handle your information

To exercise your rights, contact us using the methods outlined in our full Privacy Policy. You can also access and update certain information directly through your online banking account. To manage your marketing preferences, use the unsubscribe link in our communications or update your preferences in the privacy settings of your online banking profile.