

**10.** *(continue)*

(c) You give ATB Financial notice by:

- i) Completing the secure online opt-out form at [www.atb.com/optout](http://www.atb.com/optout)
- ii) Calling the Customer Contact Centre at **1-800-332-8383**; or
- iii) Contacting your branch directly

**11.** ATB Financial has a complaint resolution process should issues arise respecting the collection, use and disclosure of your Personal Information. Please contact your branch directly with respect to any such issues.

**12.** ATB Financial will review this document and our Customer Privacy Code regularly to ensure that they continue to meet our obligations to you, the people we serve. ATB Financial reserves the right to add, modify or remove all or part of this document at any time.

“COMMITTED TO  
PROTECTING THE  
PERSONAL  
INFORMATION  
OF OUR CUSTOMERS.”

## KEEPING YOUR PERSONAL INFORMATION ACCURATE

We are committed to maintaining the accuracy of your Personal Information to help keep your Personal Information up-to-date and complete. We encourage you to notify us of any changes to your address, telephone and/or email information. If, upon review of your Personal Information you discover any inaccuracies, please contact our Customer Contact Center at **1-800-332-8383** or write to the address noted at the end of this document at your earliest convenience.

See reverse for contact information

### You may contact ATB Financial regarding privacy matters

By writing:

ATB Financial's Privacy Officer  
9888 Jasper Avenue  
Edmonton, Alberta T5J 1P1

Or by phone at:

**1-800-332-8383**



# YOUR PRIVACY OUR PRIORITY



**ATB Financial**<sup>®</sup>  
Where there's a way

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Where there's a way

This brochure applies to Alberta Treasury Branches, its agents, and its wholly owned subsidiaries, including ATB Securities Inc., ATB Investment Services Inc., ATB Investment Management Inc., and ATB Insurance Advisors Inc., hereinafter referred to for the purposes of this brochure as ATB Financial\*.

ATB Financial is committed to protecting your privacy and the confidentiality of your Personal Information. Our commitment to protecting our customers' privacy is set out in our Customer Privacy Code, which can be found at [www.atb.com](http://www.atb.com) or a copy may be provided to you by your Branch. ATB Financial's collection, use and disclosure of your Personal Information is designed to comply with applicable privacy legislation including Alberta's Personal Information Protection Act ("PIPA").

### We Want You To Know

- why we collect your Personal Information;
- how we use and disclose your Personal Information in establishing and maintaining your relationship with us;
- how we keep your Personal Information confidential; and
- how you can inquire about your Personal Information

### What is "Personal Information"?

Personal Information is any information that identifies you as an individual. It includes information that you provide to us or that we collect from other sources with your consent. Personal Information may include, but is not limited to, your name, address, age, gender, personal financial records, unique identification numbers (including your social insurance number), personal references or employment records.

Personal Information does not include business contact information used for business purposes.

ATB Financial is committed to protecting the Personal Information of our customers and has prepared this brochure to better serve you.

# PERSONAL INFORMATION: COLLECTION, USE AND DISCLOSURE STATEMENT

Your request for or use of ATB Financial products and services is your acknowledgment that:

- 1.** ATB Financial will treat your Personal Information in accordance with its Customer Privacy Code and any written agreement between you and ATB Financial.
- 2.** You certify that all Personal Information that you have provided to ATB Financial is true and complete. This certification applies to all Personal Information that you give in the future in connection with any application for products and or services.
- 3.** You agree to help keep the Personal Information held by ATB Financial up-to-date through prompt notification of changes to your telephone number, address, or other Personal Information.
- 4.** You consent to ATB Financial, from time to time, collecting Personal Information about you. ATB Financial may collect your Personal Information from you as well as from any third party, including any credit reporting agency, personal information agent, insurance company, other financial institution, other credit grantor, and your current or former employer or any other person, corporation, organization, society or other entity. Where applicable, ATB Financial may also collect your motor vehicle information from Alberta Registries (or any other provincial government department having jurisdiction in that area).
- 5.** ATB Financial may use your Personal Information as follows:
  - (a)** To give it to credit reporting agencies, mortgage insurers and other financial institutions provided they comply with PIPA or applicable privacy legislation, or where ATB Financial is required or permitted to do so by law;
  - (b)** To assess your initial and on-going eligibility for ATB Financial products and services you request;

- (c)** For any purpose related to the provision of services you requested from ATB Financial. ATB Financial may also give it to any third party contracted with or for ATB Financial but only as needed for the provision of those services and provided they comply with PIPA or applicable privacy legislation;
  - (d)** To comply with legal and regulatory requirements. This may include income tax reporting, investigations pursuant to legislation and or law enforcement, or disclosure to self regulatory organizations including Mutual Fund Dealers Association, and the Investment Dealers Association, and regulatory authorities including the Alberta Securities Commission, and the Alberta Insurance Council ("Regulatory Bodies"). The Regulatory Bodies may use and disclose your Personal Information for investigation and enforcement purposes.
  - (e)** To confirm ownership or description of any collateral;
  - (f)** To service, monitor or maintain your account;
  - (g)** To understand your needs and to offer other products and services to meet these needs;
  - (h)** To report any account irregularities to any credit reporting agency; and
  - (i)** To provide you with notices that serve the interests of customers of ATB Financial.
- 6.** ATB Financial may on occasion contract with third parties or agents outside of Canada for the purposes of managing your relationship with us, and or the products or services you request. Personal Information in the custody and control of a third party or agent in another province or country is subject to the laws of that jurisdiction. As such your Personal Information may be collected, used, or disclosed without your knowledge or consent, or where required or permitted by law.

- 7.** ATB Financial may also use your Personal Information for the following purposes:
  - (a)** To assess your initial and on-going eligibility for other products and services of ATB Financial;
  - (b)** To promote ATB Financial or third party products and services;
  - (c)** To give it to third parties so it can promote products and services of ATB Financial or the third parties;
  - (d)** To give to third parties contracted with or for ATB Financial so they can promote additional products and services to you; and,
  - (e)** To use your social insurance number as an aid to identify you with credit reporting agencies and other financial institutions for credit history file matching purposes.
- 8.** Where your relationship with us is governed by securities law, regulatory requirements or contract, your express consent (meaning your written or verbal consent) may be required for the uses identified in point 7. Where applicable ATB Financial will obtain your express consent.
- 9.** If you are no longer a customer of ATB Financial or this Agreement terminates, ATB Financial may keep your Personal Information in its records for as long as it is needed for the purposes described in point 5 as well as to meet any and all legal, legislative and regulatory requirements.
- 10.** Subject to point 8, you may request that ATB Financial not use your Personal Information in the ways described in point 7 at any time as long as:
  - (a)** There are no legal requirements for ATB Financial to use your Personal information;
  - (b)** Withdrawing your consent does not result in our inability to fulfill your Agreement with us;