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# Customer Privacy Policy

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## Overview

### Introduction

When you become a member of Coast Capital Group of Companies<sup>1</sup>, you trust us with sensitive information about yourself. We believe that maintaining your trust is the single most important thing that we do. We want you to know that we respect your privacy and that we are transparent about what we do with your personal information.

### Rationale

We are committed to maintaining the security, confidentiality, and privacy of your personal information. We developed this Policy in accordance with privacy laws<sup>2</sup> and we also tried to keep it simple. We want everyone to fully understand our privacy practices.

### Definition of information

This Policy applies to the information of individuals. When we say “information” we are talking about information that is about you that applicable law classifies as personal information, such as your contact information. This information can be provided by you or a third party (like a credit reporting agency) and generally excludes your business contact information.

In addition to this Policy, individual products or services may come with their own terms and conditions. Please be sure to refer to any specific agreements you have with us, as these may also impact what we do with your information.

### Amendments to policy

From time to time, we may amend this Policy. When we do so, we will put up a notice on our website, and we may also notify you directly by email or through signage at our branches.

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## How do we obtain your consent?

### Obtaining consent

Before we collect, use, or disclose your Information, we will obtain your consent, except in accordance with privacy laws. We will only make your consent a condition of obtaining a product or service when it is reasonably required for us to provide that product or service.

We can obtain consent verbally, electronically, or in writing. Consent may also, in some circumstances, be implied, such as when you leave a telephone number and request that we call you. You can also give express consent through an authorized representative such as a lawyer, agent, or broker.

### Exceptions

There are certain times when we do not need your consent or when we are legally prevented from asking for your consent to collect, use, or disclose your information. Here are some examples:

- When we are collecting or paying a debt
- When we are obtaining legal advice

1. The Coast Capital Group of Companies is comprised of Coast Capital Savings Federal Credit Union and each of its subsidiaries, affiliates, divisions, and other associated companies. For clarity, this includes Coast Capital Financial Management Ltd., Coast Capital Wealth Management Ltd., Coast Capital Equipment Finance Ltd., Coast Capital Auto & Equipment Finance Ltd. and Coast Capital Equipment Leasing Ltd.  
2. Coast Capital is primarily governed by the *Personal Information Protection and Electronic Documents Act (Canada)* [www.priv.gc.ca/en](http://www.priv.gc.ca/en) but there may be times when other provincial privacy legislation applies.



- When obtaining your consent would interfere with an investigation or legal proceeding
- When we are obeying a court order or similar demand
- When there is a medical emergency

### **Refusing or withdrawing your consent**

Subject to legal or contractual requirements, you may refuse or withdraw your consent to the collection, use, or disclosure of your information at any time, as described further under the heading “What are your options?”.

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## **What are your options?**

### **Opt-out**

We use your information to provide you with the best products and services possible. However, we understand that you may not want us to use your information in certain ways. That’s why we give you the choice to opt-out in circumstances where we are able to do so.

### **Credit checks and credit reporting**

When you apply for any credit product, we may exchange information and reports about you with credit reporting agencies on an ongoing basis to review and verify your creditworthiness, establish credit and hold limits, help us collect a debt or enforce an obligation owed to us by you, manage and assess our risks, or to determine your eligibility for other products and services we may offer from time to time. Once you have applied for any credit product with us, and for the time you have such product with us, you may not withdraw your consent to this exchange of information.

### **Social insurance number**

The government requires us to collect and use your SIN for the purpose of reporting interest. In circumstances that we are not required to collect and use your SIN, such as to identify you, to ensure the accuracy of your information or to conduct credit checks, you may instruct us not to do so. Please be aware that if you do not provide a SIN for a credit check, the credit report may contain inaccuracies, particularly where individuals have common names.

### **Promotions and customer surveys**

We send information by phone, mail, and email about special offers and promotions and to conduct customer research and surveys. If you do not want us to contact you for promotional or survey purposes, we will make it convenient for you to opt-out. Your choice to opt-out may not immediately take effect if a marketing or survey campaign is already underway when you opt-out.

Opting-out of promotions and surveys does not apply to material associated with your written or electronic account statements, or that we happen to discuss if you call or visit us. It also does not apply with respect to information about special offers and promotions that do not utilize your information, such as advertisements of a general nature.

### **How to opt-out**

If you want to withdraw your consent from any of the optional purposes mentioned above, please let us know that you want to opt-out by visiting a Coast Capital branch at [coastcapitalsavings.com/findbranch](https://coastcapitalsavings.com/findbranch) or call the Advice Centre at



**1.888.517.7000.** This is necessary so we can properly verify that it is you making the request. We will require a reasonable period of time in order to implement your request.

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## How and why do we collect, use and disclose your information?

### Collecting and using your information

We want you to understand how and why we collect, use, and disclose your information. Except in accordance with privacy laws, we will always explain to you the purposes for collecting, using, or disclosing your information either verbally or in writing, including through this Policy.

### Background

The information that we collect from you depends on the specific products and services you request. Most of the information we collect about you is received from you directly. For example, to provide you with products and services, we need your name, address, date of birth, and occupation. We also need to ask you for identification and contact information, such as your phone number or email address.

When you apply for credit, we may ask you to provide information about your employment and finances. When you conduct business with us, whether in person, by phone, or using a service like an ATM, Coast Online® Banking, or Coast Mobile Banking™, we keep track of your transactions and activity.

### Information collected from other sources

We also collect information from other persons or organizations, including the following:

- Government agencies and public registries, law enforcement authorities, and public records
- Credit reporting agencies (on a continuing basis), other lenders, and financial institutions
- Service providers, agents, and other organizations with whom you or we conduct business, including payment card networks
- References you have provided
- Persons authorized to act on your behalf under a power of attorney or other legal authority

### Using Your Information

We collect and use information to manage our relationship and to consistently deliver high quality products and services to you. This includes collecting and using your information for the following purposes:

- Verify your identity
- Determine your eligibility for products and services
- Process your accounts, transactions, and statements
- Determine your financial and non-financial needs, goals, and risk tolerances
- Provide products and services at the time of request and on an ongoing basis, including pre-approvals of products and services that may be a benefit to you



- Assess the appropriateness of products and services offered to you
- Provide you with information and materials related to your accounts, services, and membership
- Inform you about new business initiatives, including contacting you to obtain your views and to encourage you to express your views about them
- Manage and assess our operations and risks
- Improve and develop products and services
- Conduct research and generate statistics related to our business, products, services, and membership
- Comply with applicable laws and the requirements of regulators
- Investigate and protect you, other customers, and ourselves from error, risk, fraud, and criminal activity
- Contact you for purposes related to your account, services, and membership
- Offer you products and services that may benefit you

### **Disclosing and sharing your information**

There are times when we disclose your information to other persons or organizations or share your information between the Coast Capital Group of Companies. Under no circumstances do we sell or give customer lists to other companies. Here are some examples of when, in our discretion, we disclose or share your information:

- At your request
- With your consent
- A person sharing a joint membership with you in relation to the membership
- Credit reporting agencies and other lenders
- To payment card networks to support your accounts and service
- Collecting a debt owed to us
- When required or permitted by law
- To regulators and self-regulatory organizations
- Within Coast Capital Group of Companies so that we can manage our business risks and comply with legal requirements
- Within Coast Capital Group of Companies to conduct research and offer products and services to better serve you
- In relation to an investigation or legal proceeding to investigate and protect you, other customers, and ourselves from error, risk, fraud, and criminal activity
- In connection with a transaction to sell parts of our business, insure, sell, or securitize assets, or merge or amalgamate parts of our business with another entity

### **Third party suppliers**

We work with third parties who help us with our business or providing you with products and services. We do not require your consent, but when we disclose your



information to third parties, we only give them what is necessary and we take steps to ensure they handle your information just as carefully as we do.

Information may be stored and processed outside of Canada or provided to suppliers and other third parties that perform their activities in other jurisdictions. Accordingly, your information may be subject to valid information requests made by the government agencies in these jurisdictions.

### **Communication recording and video surveillance**

When you communicate to our representatives by telephone, internet live chat, text, or social media message we may monitor or record your conversations for quality assurance, record keeping, investigation, or training purposes. To protect our customers and ourselves from criminal activity, we use security cameras at our branches and ATMs. If you prefer not to be recorded by audio and/or video, many but not all transactions can be conducted using our Coast Online® Banking or Coast Mobile Banking™ services.

You may not record our interactions without our prior consent.

### **Contests and promotions**

From time to time, we may offer you the opportunity to participate in contests, giveaways, or other promotions. We will treat any information that you provide to us in these circumstances in accordance with this Policy, subject to the applicable rules and agreements.

### **Health information**

We collect, use, disclose, and retain information about your health in order to provide you with requested insurance products, such as life insurance. We do not use this information for any purpose unrelated to these insurance products and we do not share it with the Coast Capital Group of Companies.

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## **How can you access your information?**

### **Background**

You have a right to request access to information that we have about you. In the case of credit related decisions, we will gladly provide you with the contact information of any credit reporting agencies that produced a report that was relevant to making a decision.

### **Access to information form**

Much of the information we have about you is available on your account statements and through Coast Online® Banking or Coast Mobile Banking™. Individuals can request access to their information in-branch or by calling our Advice Centre where staff will complete the Access to Information Request Form and forward it to the Privacy Office on your behalf. Individuals can also write directly to the Privacy Office to request their information (contact information is below). In response to your request, we can provide you with the information that we have under our control, details about how we have used it and to whom we may have disclosed it. Our regular practice is to respond to your request within 30 business days or as permitted by privacy laws.

### **Fulfilling your request**

There may be a reasonable charge for information you request in accordance with privacy laws. We will let you know in advance what the estimated cost will be.



Remember to bring identification when you come to pick up your information, otherwise we cannot give it to you.

### **Limitations on access**

There are circumstances where we cannot provide you with certain information. For example, we cannot grant access to records that contain the information of other persons, proprietary information, or where we are prohibited by law. If we do not provide you with certain information, we will tell you the reason why in compliance with privacy law.

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## **How do we stay up-to-date?**

### **Inform us of changes to your information**

We take reasonable steps to ensure that your information is accurate and current, but we can always use your help. Please keep us informed by telling us when the information in our control is not current or contains an error. We will notify anyone that we have misinformed as a result of an error in your information.

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## **How do we keep your information safe?**

We are committed to ensuring that your information is protected.

### **Security measures**

We protect your information against unauthorized access, collection, use, disclosure, copying, modification, disposal, or similar risks using thorough and reasonable safeguards, training, and security measures.

### **Retention of information**

We will only retain your information for as long as we reasonably require it for legal or business purposes. We will then take care to destroy your information or make it unidentifiable to prevent unauthorized access to the information.

### **Notice about email fraud**

Criminals have been known to send emails, claiming to be a financial institution, where they ask customers to send them passwords or other personal banking information. We recommend that you do not send sensitive or confidential information by email. We will not be responsible for any damage caused if you send us, or request that we send you, confidential information by email.



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## How are we accountable?

### Our Privacy Office

Our Privacy Office oversees our compliance with this Policy and privacy laws and responds to your inquiries. If you have questions about your privacy or this Policy, or if you have a question about our collection, use or disclosure of your information, please contact our Privacy Office.

### Contact Information

#### Privacy Office

Coast Capital Savings Federal Credit Union  
#800 - 9900 King George Blvd, Surrey, BC V3T 0K7

**Email:** [centralprivacy.office@coastcapitalsavings.com](mailto:centralprivacy.office@coastcapitalsavings.com)

**Toll-free:** 1.888.517.7000 (please ask for our Privacy Office)

**Fax:** 604.517.7415