



About Our Privacy Policy

Your privacy is our priority.

As a member of Coast Capital¹, you trust us with your personal information and it's important to us that we maintain your trust. We're committed to maintaining the security, confidentiality and privacy of your personal information. Our Customer Privacy Policy, developed in accordance with applicable privacy laws², is in place to protect your personal information. This brochure answers some common questions about the use of your personal information. To review a copy of our full Coast Capital Customer Privacy Policy, visit any branch or coastcapitalsavings.com/privacy. The information we collect from you depends on the specific products and services you request. Most of the information we collect about you is received directly from you such as your name, Social Insurance Number, address, date of birth, and occupation. We also collect contact information such as your phone number and/or email address. Some of the information we collect about you will be provided by other persons or organizations like government agencies, credit bureaus or references you provide.

How we use and protect your personal information.

How do we obtain your 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. Consent can be obtained verbally, electronically or in writing. It 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.

How is your personal information used?

We use personal information to establish your identity, protect you and us from fraud or error, to comply with legal and regulatory requirements, and to provide and administer the products and services you request. Your personal information may also be used to help us understand your needs and eligibility for products and services, and to recommend and provide suitable products or services to you, including product pre-approvals. More information can be found in our full Coast Capital Customer Privacy Policy - visit any branch or our website coastcapitalsavings.com/privacy

How do we safeguard your personal information?

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

Do we share your personal information with other companies?

When necessary, we will share information with credit bureaus or suppliers such as computer data service providers, cheque printers, card manufacturers or market researchers. Contractual agreements are in place with these suppliers to ensure all information is kept secure and confidential. Under no circumstances do we sell or



give customer lists to other companies. More information can be found in our full Coast Capital Customer Privacy Policy - visit any branch or our website coastcapitalsavings.com/privacy

How do you opt out?

We understand that you may not want us to use your information in certain ways. That's why, where possible, we give you the choice to opt out of having your information shared. To do this, simply visit a Coast Capital branch and complete a form indicating your privacy choices. Withholding consent to certain uses of information may restrict our ability to provide you with a particular product or service. If so, we will explain the situation to help you with your decision.

What happens if you opt out of sharing information for marketing purposes?

If you choose this option, you will no longer receive information on such things as special offers, new products, financial advice, newsletters, or information on community and special events. We will continue to send what we are required by law such as account statements and notice of general meetings of members. If you receive your account statement by mail, you will also continue to receive promotional or informational inserts.

How can you access your information?

Much of the information we have about you is available on your account statements, Coast Online or Coast Mobile® Banking. You can request access to your information at a 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. Unless prevented by law, we can provide you with the personal information we have in our control, including how we have used it and who we may have shared it with.

How long do we keep your information?

Your information will be retained as required for legal or business purposes. In most cases, the government requires us to keep a record of your Social Insurance Number for tax reporting purposes. When your information is no longer required, we will then destroy it or make it unidentifiable to prevent unauthorized access.

How do we keep your information current?

We take reasonable steps to ensure your information is accurate and current, but you can help by informing us when the information in our control requires updating or is no longer current.



How to contact us.

Our Privacy Office oversees compliance with our Policy and privacy laws. One of the Privacy Office's duties is to respond to your inquiries. Please contact us if you have questions about your privacy or our Policy, or if you have a complaint about our collection, use or disclosure of your information.

Privacy Office

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

centralprivacy.office@coastcapitalsavings.com

Toll-free: 1.888.517.7000

Contact the Office of Privacy Commissioner of Canada

We like to work with you to resolve any privacy concerns you have; however, if you are still unsatisfied with our decision, process, or complaint management, you may contact the Office of Privacy Commissioner of Canada at:

Office of the Privacy Commissioner of Canada

30 Victoria Street
Gatineau, Quebec K1A 1H3

Toll-free: 1.800.282.1376

www.priv.gc.ca/en

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 but there may be times when other provincial privacy legislation applies.