

Scotiabank U.S. Multi-state Supplemental Privacy Notice

Effective November 21, 2024

This U.S. Multi-state Supplemental Privacy Notice (“Supplemental Notice”) supplements any other applicable Privacy Notice provided to you by a Scotiabank entity (“we”) and applies solely to individuals (“residents”, “consumers”, or “you”) who reside in the U.S. states that have enacted comprehensive privacy laws that are applicable to Scotiabank—along with their respective implementing regulations (when issued in final form), collectively, the “Applicable Laws”. You may also visit our [Privacy Agreement](#) to learn more about how we protect your information.

Personal Information We Collect

If you visit, use, or interact with our services, we may collect information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (“Personal Information”). We may have collected the following categories of Personal Information about you over the past 12 months:

- Identifiers - A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver’s license number, passport number, or other similar identifiers
- Personal Information categories including a name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state/government identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some Personal Information included in this category may overlap with other categories
- Protected classification characteristics under applicable state or federal laws – including, but not limited to: Age (40 years or older), national origin, citizenship, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth, and related medical conditions), sexual orientation, and veteran or military status
- Commercial information - Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
- Biometric information - Physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as fingerprints, iris, or other physical patterns, and sleep, health, or exercise data
- Internet or other similar network activity - Browsing history, search history, or information on a consumer’s interaction with a website, application, or advertisement
- Geolocation data - Physical location or movements
- Sensory data - Audio, electronic, visual, or similar information
- Professional or employment-related information - Current or past job history or performance evaluations
- Inferences drawn from other Personal Information - Profile reflecting a person’s preferences and characteristics
- Sensitive Personal Information.

Our collection and use of Personal Information will be reasonably necessary and proportionate to achieve the purposes for which the information was collected, or for other purposes that are compatible with the original purpose of collection. We will not collect additional categories of Personal Information or use the Personal Information collected for additional purposes that are incompatible with the disclosed purpose without first notifying you.

Please note that in some cases we may collect and process information about you that does not meet the definition of “personal information” under the Applicable Laws, or otherwise falls outside of the scope of these laws. For example, we may process deidentified or aggregated information about you. We may also process information about you that is regulated under the federal Gramm-Leach-Bliley Act (GLBA) and thus exempt from the scope of the Applicable Laws.

We do not use your Sensitive Personal Information for any purposes outside of those permitted under the Applicable Laws.

We may obtain the categories of Personal Information listed above from the following categories of sources:

- Directly from you - For example, from forms you complete for products and services you purchase.
- Indirectly from you - For example, from capturing information about your activity on our website.
- From other sources - For example, from other financial institutions or from advertising networks or analytics providers that we use.

We may collect Personal Information for the following business purposes:

- To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request a price quote or ask a question about our products or services, we will use that Personal Information to respond to your inquiry. If you provide your Personal Information to purchase a product or service, we will use that information to process your payment and facilitate delivery. We may also save your information to facilitate new product orders or process returns.
- To provide, support, personalize, and develop our website, products, and services.
- To create, maintain, customize, and secure any account you maintain with us.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including efforts to investigate and address your concerns and monitor and improve our responses.
- To personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our website, third-party sites, and via email or text message (with your consent, where required by law).
- To help maintain the safety, security, and integrity of our website, products and services, databases and other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our website, products, and services.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your Personal Information or as otherwise set forth in the Applicable Laws.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer.

Sharing and Disclosure of Personal Information

In the last twelve (12) months, we may share or disclose any of the categories of Personal Information described above for any of the business purposes described above. When we disclose your Personal Information to a third party for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that Personal Information confidential and not use it for any purpose except performing the contract.

We may share or disclose your Personal Information to the following categories of third parties:

- Service providers, such as information technology providers and payment processors
- Employee retirement and benefit plan administrators
- Members of the Scotiabank Group of companies
- Loyalty, reward, or program partners
- Trusted business partners
- Credit reporting agencies
- Joint account holders, representatives, executors, and beneficiaries
- Mortgage insurers and creditors
- Insurance companies, insurance service bureaus, and other insurance-related entities
- Other third parties when necessary to fulfill your requests for services; to complete a transaction that you initiate; to meet the terms of any agreement that you have with us or our partners; or to manage our business
- Other third parties for a legal purpose (such as in response to a court order or to defend against a legal claim)
- Other third parties when necessary to investigate, prevent, or take action regarding illegal activities, suspected fraud, violations of our terms and conditions, or situations involving threats to our property or the property or physical safety of any person or third party
- Other third parties in the event of corporate merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer
- Other third parties when we are expressly authorized by applicable law to do so

We do not sell any Personal Information of our customers, employees, or business contacts.

We may disclose certain information to third parties for cross-context behavioral advertising purposes. You may learn more about our behavioral advertising and can opt-out of these disclosures of your Personal Information by reviewing our Digital Privacy and Internet Based Advertising Policy or through the methods described in the “Exercising Your Rights” section below.

We do not have actual knowledge that we sell or share the Personal Information of residents under the age of sixteen (16).

Retention of Personal Information

We retain Personal Information about you necessary to fulfill the purpose for which that information was collected or as required or permitted by law. We do not retain Personal Information longer than is necessary for us to achieve the purposes for which we collected it. When we destroy your Personal Information, we do so in a way that prevents that information from being restored or reconstructed.

Your Rights

If we maintain Personal Information about you that is subject to Applicable Law, you may exercise certain rights in connection with the data if you are a resident of **California or Texas**. These rights are subject to certain exceptions.

Right to Know

You may have the right to request that we disclose certain information about our collection and use of your Personal Information over the past twelve (12) months. Once we receive and confirm your verifiable consumer request we will disclose to you:

- The categories of Personal Information we collected about you,
- The categories of sources for the Personal Information we collected about you,
- The categories of Personal Information that we have disclosed for a business or commercial purpose and for each category identified, the categories of third parties with whom the information was disclosed
- Our business or commercial purpose for collecting, disclosing, and sharing that Personal Information,
- The categories of third parties to which we disclose or share that Personal Information, and
- The specific pieces of Personal Information we collected about you (also called a data portability request).
- Whether we are processing your personal data

Deletion Request Rights

You may have the right to request that we delete your Personal Information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request (see “Exercising Your Rights”), we will delete (and if applicable, direct our service providers to delete) your Personal Information from our records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

- Complete the transaction for which we collected the Personal Information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities
- Debug products to identify and repair errors that impair existing intended functionality
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 *et seq.*)
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information’s deletion may likely render impossible or seriously impair the research’s achievement, if you previously provided informed consent
- Enable internal uses that are reasonably aligned with consumer expectations based on your relationship with us and the context in which you provided the information
- Comply with a legal obligation

Correction Rights

- You have the right to request correction of inaccurate Personal Information we have about you
- We will use commercially reasonable efforts to correct the inaccurate Personal Information as directed by you

Opt-Out Rights

The Applicable Laws provide residents with the right to opt-out of the “sale” or “sharing” of their Personal Information for cross-context behavioral advertising purposes. In the last twelve (12) months, we have not sold any categories of Personal Information subject to the Applicable Laws. However, certain information that we disclose to third parties for cross-context behavioral advertising purposes may constitute “sharing” under the law. You may learn more about our use of cross-context behavioral advertising and opt-out of such “sharing” of your personal information by reviewing our [Digital Privacy and Interest-Based Advertising Policy](#).

Use Limitation Rights

The Applicable Laws provides residents with the right to limit the use of their “sensitive personal information” to certain specified purposes outlined in the law and its implementing regulations. We do not use your sensitive personal information for any purposes outside of those permitted under the Applicable Laws.

Right to Appeal

If your request for access, correction, or deletion is denied, you can submit an appeal by sending an email with the word “Appeal” in the subject line to USPrivacyCompliance@scotiabank.com.

Exercising Your Rights

If you are a resident of California or Texas and wish to exercise the rights described above, please submit a verifiable consumer request through any of the following methods:

- Calling us at 1-833-623-0204
- E-mailing us at USPrivacyCompliance@scotiabank.com
- Contacting your local Scotiabank service center

Only you or an agent that you authorize to act on your behalf, may make a verifiable consumer request related to your Personal Information. You may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice within a twelve (12) month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected Personal Information, or an authorized representative
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the Personal Information relates to you. In connection with a request for access to, correction of, or deletion of your Personal Information, we will undertake steps to verify your identity. Making a verifiable consumer request does not require you to create an account with us. However, we do consider requests made through any password-protected account that you maintain with us to be sufficiently verified when the request relates to Personal Information associated with that specific account. To verify your request, we may ask you for information to validate your identity and confirm the scope of your request, such as your branch and account number, and clarification on the specific information or time period you are requesting.

We will only use Personal Information provided in a request to verify the requestor’s identity or authority to make the request, and we will maintain a record of requests as required by the Applicable Laws.

You may authorize an agent to make a request on your behalf. To designate an agent, please provide a written and signed document by both you and the agent that authorizes the agent to act on your behalf. You may also use a power of attorney. We will still require you to provide information to allow us to reasonably verify that you are the person about whom we collected personal information.

Once we receive your request, we will respond to it in the time period permitted under the Applicable Laws and will notify you of any delays we may have in processing your request.

Non-Discrimination

We will not discriminate against you for exercising any of your rights. Unless permitted by the Applicable Laws, we will not:

- Deny you goods or services
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties
- Provide you a different level or quality of goods or services
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services

Shine the Light Law

California's "Shine the Light" law, Civil Code section 1798.83, requires certain businesses to respond to requests from California customers asking about the businesses' practices related to disclosing personal information to third parties for the third parties' direct marketing purposes. Alternately, such businesses may have in place a policy not to disclose personal information of customers to third parties for the third parties' direct marketing purposes if the customer has exercised an option to opt out of such information sharing. We have such a policy. As discussed above, if you want to opt out of any sharing of your information, please contact us using the information provided in the "Contact Information" section below.

Changes to Our Privacy Notice

Scotiabank reserves the right to amend this Supplemental Notice at our discretion and at any time. When we amend this Supplemental Notice, we will post the updated notice on the website and update the notice's effective date. Your continued use of our website following the posting of changes constitutes your acceptance of such changes. In some cases, we may ask for your affirmative consent prior to collecting or using your Personal Information.

Contact Information

If you have any questions or comments about this Supplemental Notice, the ways in which Scotiabank collects and uses your Personal Information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Phone (Toll Free): 1-833-623-0204
Email: USPrivacyCompliance@scotiabank.com
Postal Address: Scotiabank USA
250 Vesey Street,
New York, N.Y. 10281
Attn: U.S. Privacy Compliance