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Scotiabank & You

# A Question of Privacy

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## Scope

The Bank of Nova Scotia (Scotiabank) is committed to keeping your personal information confidential and secure.

This brochure highlights Scotiabank's practices relating to the collection, use and disclosure of your personal information, and applies to Scotiabank and its subsidiaries, affiliates, programs and joint ventures with respect to their operations in Canada.

This is not a complete statement of our privacy practices. For further details of our privacy commitments, refer to the *Scotiabank Privacy Agreement* and the *Scotiabank Privacy Policy*, found at [www.scotiabank.com/privacy](http://www.scotiabank.com/privacy).

## What We Collect

- We collect personal information from and about you when you apply for, use, or provide a guarantee in respect of any of our products or services. This includes identification, contact, financial, transactional and other information.
- The information we collect is described in the *Scotiabank Privacy Agreement*.

## How We Use It

- We use information about you to set up, manage and offer products and services, through a variety of channels, that meet your needs, for security, analysis and reporting purposes, to meet our legal and regulatory requirements, to collect debts, and to detect and prevent fraud or other criminal activity.
- We may share some information about you with other members of Scotiabank so that they may tell you directly about their products.
- We may share information with third parties within and outside Canada to provide some services as part of our banking relationship with you.
- We use and share information in accordance with the *Scotiabank Privacy Agreement*, the *Scotiabank Privacy Policy* and Canadian privacy laws.

## Your Choices

- You may access and update your personal information and we will give you access in alternative formats where available to accommodate your needs.
- You can tell us at any time to stop using, or sharing with other members of Scotiabank, information about you to promote products or services (subject to legal, regulatory and contractual requirements). Just contact us via the branch or office where you bank, through Scotia OnLine, or by telephone (toll-free):

Scotiabank	1-800-4-SCOTIA
Scotia iTRADE	1-888-872-3388
Scotia Wealth Management	1-866-437-4990
ScotiaLife Financial	1-800-387-9844

## How to Contact us?

If you have a question about any of Scotiabank's privacy practices, please contact the branch or office where you bank, call us toll-free at 1-800-4 SCOTIA, or send us a message through Scotia OnLine.

If your Scotiabanker is not able to resolve your concern to your satisfaction, contact the President's Office:

### Telephone:

1-877-700-0043

### Fax:

1-877-700-0045

### E-mail:

mail.president@scotiabank.com

### Letter:

The President, Scotiabank,  
44 King Street West,  
Toronto ON M5H 1H1

## Further Information

- For information on how to protect your personal information, including safe computing and general security practices, visit Scotiabank's website at [www.scotiabank.com](http://www.scotiabank.com).
- For information on Scotiabank's complaint resolution process, read our brochure *Resolving Your Complaint*.
- *Our Privacy Policy, Privacy Agreement, and Resolving Your Complaint* brochure are available at [www.scotiabank.com](http://www.scotiabank.com).

