

MBNA and CUETS Financial Privacy and Personal Information Protection Notice

MBNA and CUETS Financial are each a division of The Toronto-Dominion Bank and are collectively one of the largest MasterCard credit card issuers in Canada. Our financial products and services are endorsed by hundreds of organizations and financial institutions. We back our financial products and services with top quality service. Collecting, protecting, using, sharing, and retaining information about you helps us do this. This notice (the “**MBNA and CUETS Financial Privacy Notice**”) explains our personal information collection, protection, use, sharing, and retention practices as they relate to your MBNA and/or CUETS Financial accounts and lets you choose whether we may share certain information about you.

Note that the MBNA and CUETS Financial Privacy Notice does not relate to any personal information practices of The Toronto-Dominion Bank in relation to any other account you may have with The Toronto-Dominion Bank.

Our privacy practices include the Internet Privacy Practices set out at the end of this MBNA and CUETS Financial Privacy Notice, which address how we collect, use and safeguard the personal information you provide to us on our Web site.

Scope and Definitions

“**Account**” means the credit card or other account opened by us, and any credit card or other credit device issued by us in connection with your account.

“**Authorized User**” and/or “**Secondary User**” means an individual who you have requested be added to your Account.

“**Co-Brand Relationships**” means two or more organizations that display their respective brands on one product.

“**CUETS Financial**” means CUETS Financial, a division of The Toronto-Dominion Bank.

“**Endorsing Financial Institutions**” means a financial institution that supports a particular MBNA or CUETS Financial product and any related service.

“**Endorsing Organizations**” means any organization that supports a particular MBNA or CUETS Financial product and any related service.

“**MBNA**” means MBNA, a division of The Toronto-Dominion Bank.

“**Personal Information**” is any information relating to an individual which allows that individual to be identified.

“**Primary Cardholder**” means the person that applied for the Account and in whose name we opened the Account.

“**We**”, “**us**”, and “**our**” collectively mean MBNA and CUETS Financial, each a division of The Toronto-Dominion Bank and any of our respective affiliates, agents and service providers.

Personal Information Collection, Protection, Use, Sharing and Retention

We collect, protect, use, share, and retain Personal Information for the general purposes set out below:

- a) to consider initiating and to initiate, open, monitor, maintain, service, process, analyze, audit and collect any Account you may have with us, including disclosing or exchanging Personal Information with credit reporting

agencies, credit bureaus, other financial institutions, and/or any other person, corporation, firm or enterprise with whom you have or propose to have a financial relationship and to use other third party databases (including registries and licensing authorities) or references provided by you to obtain or verify information about your financial circumstances, your background or to identify you; to develop our relationship with you; to offer financial products and services; and to analyze and manage our business, including evaluating the needs, wants, and satisfaction levels of our customers;

- b) to administer services, evaluate your credit eligibility, and monitor (i) your purchases, (ii) your Account balances, (iii) your fees, (iv) your payment history, (v) parties to transactions, (vi) your payments and (vii) your credit card usage, each for the purposes set out in this MBNA and CUETS Financial Privacy Notice;
- c) to verify your identity (or that of any Authorized or Secondary User) concerning the Account and maintain security measures aimed at protecting you from identity theft, fraud, money laundering and terrorist financing and unauthorized access to your Account and Personal Information;
- d) to meet legal, security, processing and regulatory requirements, including Canadian federal and provincial requirements and foreign requirements applicable to us or any of our affiliates or service providers;
- e) to promote and market products and services offered by MBNA and CUETS Financial, or by carefully selected companies, which are directly related to the Account (such as balance transfers and alternative payment methods), by means of direct marketing, marketing through ordinary mail, e-mail, text, telephone, text message or other available telecommunication channels (e.g. automatic dialing-announcing devices (“ADAD”), predictive dialing device (“PDD”), wireless device, land line telephone, fax machine or a data terminal) using the contact information you have provided us; we may also send you special offers with your statements or in separate mailings that include access cheques to access your credit card Account;
- f) to provide CUETS Financial customers’ Personal Information to their respective credit union/caisse populaire (including affiliates as permitted by law) for the purposes of (i) providing such customers with information and offers on products and services that their credit union/caisse populaire believes may be of interest to such customers, (ii) administering and analyzing customer satisfaction surveys, and (iii) fulfilling requests that these customers may make about their products and services;
- g) to promote and market products and services offered by selected companies which are not directly related to the financial product or service we are providing to you (also known as secondary marketing), such as long distance or cellular telephone service, credit insurance, and card registry services by means of direct marketing; marketing through ordinary mail, e-mail, telephone, text message or other available telecommunication channels (e.g. ADAD, PDD, wireless device, land line telephone, fax machine, or a data terminal) using the contact information you have provided us.

You consent to and accept this as written notice of us collecting, using, and disclosing any Account, credit, personal or financial information (including information relating to transactions on your Account) from you or about you at any time, from, to or with any service providers in relation to the servicing, processing, communication, sales and telemarketing, and management services as directed by us. Third party service providers include but are not limited to: Bank of America Corporation, Bank of America, N.A.; FIA Card Services, N.A.; MBNA Europe Ltd.; MBNA Technology, Inc.; and MBNA Marketing Systems, Inc.

If your Account is issued on behalf of an Endorsing Financial Institution, such as your local bank or credit union, we may share all Personal Information collected with such Endorsing Financial Institution, including its agents and/or brokers.

We may share information about you with our affiliates for legal and regulatory purposes, to manage credit risk and other business risks, and to ensure we have correct and up to date information about you, such as but not limited to, your current name, contact information, date of birth, background information (for example, occupation), government issued documentation details (for example, a driver’s license), etc. You may not withdraw consent for this sharing.

You may ask to be suppressed under (e), (f) and/or (g) as noted above at any time after your Account has been opened by calling us at 1-866-845-0980 or by writing to us at MBNA, Privacy Officer, P.O. Box 9660, Station T, Ottawa, ON K1G 6M9. We cannot accept suppression requests via e-mail – customers must call or notify us in writing. Suppression request instructions are accepted from the Primary Cardholder only. All suppression requests shall be valid for a period of 3 years and 31 days starting from the date they are received. You will receive no offers under paragraphs (e), (f), and (g) above for the first 30 days after the

opening of your Account to provide you with the opportunity to make your privacy choice known to us. In accordance with your request, and within 5 business days, we will suppress you from direct mail marketing and telemarketing for products and services offered by us, or by selected companies, which are directly related to the financial product or service we are providing to you and/or we will suppress you from direct mail marketing and marketing by means of telecommunication for products and services offered by select companies which are not directly related to the financial product or service we are providing to you. Please allow 31 days for marketing by means of telecommunication and 90 days for direct mail for full effect as marketing campaigns may already be in process. This will not limit information we may provide to you in statements or when you contact us.

Additional Detail: Consent

In your application for the financial product or service we are providing to you we obtained your consent for Personal Information collection, protection, use, sharing, and retention as set forth in (a) through (g) above. Subject to legal and contractual restrictions, you may withdraw your consent at any time after your Account has been opened with reasonable notice. This will not limit information we may provide to you in statements or when you contact us. If you refuse or withdraw your consent for any purpose required to provide our financial product or service to you, we will no longer be able to provide that product or service to you. You understand that if you withdraw your consent at any time to the monitoring of your credit status or your ongoing eligibility for credit, we may no longer be able to maintain your Account.

Our customer service e-mail, text message and other electronic communications with you may include Account alerts, statement, collection and other notices.

Additional Detail: With Whom We May Share Your Personal Information

Personal Information held on behalf of us by our affiliates, agents and/or service providers may be used, located and accessed in the United States or elsewhere outside of Canada and will be subject to the same levels of security as those described in the MBNA and CUETS Financial Privacy Notice, while also being subject to the laws of the jurisdiction(s) in which the information is held. For example, information may be disclosed in response to valid demands or requests from government authorities, courts, or law enforcement in these jurisdictions.

We may disclose Personal Information in order to manage our business including when we assign our rights to others. This encompasses disclosing on a confidential basis Personal Information (which may include Social Insurance Number if provided) to parties that may be participating in a proposed or an actual business transaction with us including financing, securitizations, insurance, or the assignment of our rights such as for the sale or collection of debts.

Additional Detail: Personal Information Collection and General Account of Use

We collect Personal Information about you and use it for the purposes described above. Our objective when collecting and using Personal Information is to improve the relationship we have with you; provide you with products and services that you will value; reduce the cost associated with maintaining your (and others') Accounts so that we may continue to provide you with a fairly priced product; reduce unwanted or inappropriate marketing; and protect you from unauthorized access to and use of your Account and Personal Information.

****Social Insurance Number (SIN):** If you provide your Social Insurance Number (SIN), we will only use it to match credit reporting agency information and for security verification and Account maintenance purposes. Disclosure of SIN to match credit bureau information is optional for credit/charge or other loan products. Your SIN allows us to distinguish you from other individuals, particularly those with similar names and helps ensure the accuracy of the information collected and reported.

Date of Birth: Date of birth is required in certain circumstances to comply with "Know Your Customer" standards and for security reasons. It also allows us to determine your eligibility for certain products or services.

Health Information: In certain appropriate circumstances, we or others providing you products or services through us may ask for health information for specific services (such as insurance) or other requests. This type of information will not be used for any purpose other than to address the specific product, service or request. We will not request or use health information to assess a credit application.

We are required by law to determine whether we have customers who are politically exposed persons and comply with certain legal requirements. There are also regulatory guidelines which indicate we should assess the risk associated with customers who are politically exposed persons. We use Personal Information, publicly available information, commercial database(s) and credit reporting agencies to determine whether you and/or any of your Authorized Users are politically exposed persons. More information on politically exposed persons is available at www.fintrac.gc.ca.

The following table describes the type of Personal Information we collect and provides a general account of how we use it.

<u>Source</u>	<u>Type of Personal Information</u>	<u>General Use</u>
Commercially available marketing lists	Personally identifiable data including name and address and possibly including telephone numbers, e-mail address, language preference or additional information that may be contained in the commercially available marketing lists	Marketing and survey lists
Member lists from organizations endorsing MBNA or CUETS Financial financial products and services	Personally identifiable data including name and address and, as required, telephone numbers, e-mail address, language preference or additional information that may be contained in the member lists	Marketing lists and customer surveying
Information we receive from you through applications, correspondence or other communications	Name, postal address, telephone number, (including for text messaging), date of birth, occupation, e-mail address, language preference and other information you may choose to provide us	Maintaining and servicing your Account, data processing, market research (including surveying), statistical analysis, modeling, debt collection activities, identification, security, verification, and communication and to prepare and maintain credit reports, marketing our products. We may send customer service and marketing communications to you electronically. Examples of customer service include electronic statement, collection and other notices. We may also provide payment due, Account balance, approaching credit limit, payment received, and other Account alerts.
	Name, postal address, telephone number, date of birth, employer, occupation, mother's maiden name, password, ID Number, other bank account information and other information you may choose to provide us	Security, verification, and to comply with legal, security, processing and regulatory requirements, including Canadian federal and provincial requirements and foreign requirements applicable to us or

<u>Source</u>	<u>Type of Personal Information</u>	<u>General Use</u>
		any of our affiliates or service providers. This includes, but is not limited to, anti-money laundering requirements.
	Housing, employment, income, value of investments, and other information you may choose to provide us	Determine your ability and stability to repay credit obligations at time of application and on an ongoing basis, data processing, market research, statistical analysis, modeling
	Social Insurance Number (SIN)	Providing SIN is optional for credit products. If you provide your SIN, we will use it to match credit reporting agency information, security verification, and Account maintenance purposes
Information obtained from CUETS Financial from your application, correspondence and other communication	Name, postal address, telephone number (including for text messaging), date of birth, occupation, e-mail address, language preference and other information you may choose to provide us	Maintaining and servicing your Account, data processing, market research (including surveying), statistical analysis, modeling, debt collection activities, identification, security, verification, and communication and to prepare and maintain credit reports, marketing our products
	Name, postal address, telephone number, date of birth, employer, occupation, mother's maiden name, password, other bank account information and other information you may choose to provide us	Security, verification, and to comply with legal, security, processing and regulatory requirements, including Canadian federal and provincial requirements and foreign requirements applicable to us or any of our affiliates or service providers
	Housing, employment, income, value of investments, and other information you may choose to provide us	Determine your ability and stability to repay credit obligations at time of application and on an ongoing basis, data processing, market research, statistical analysis, modeling
	Social Insurance Number (SIN)	Providing SIN is optional for credit products. If you provide your SIN, we will use it to match credit reporting agency information, security verification, and Account maintenance purposes
Member lists from CUETS	Personally identifiable data including name and	Marketing lists and customer

<u>Source</u>	<u>Type of Personal Information</u>	<u>General Use</u>
Financial products and services	address and possibly including telephone numbers, e-mail address, language preference or additional information that may be contained in the member lists	surveying
Information we receive from third parties and commercial databases, such as credit reporting agencies, financial institutions, or employers you have reported to us	Credit reports	Determine your credit eligibility at time of application and for ongoing monitoring of ability to repay credit obligations, statistical analysis, modeling, detect and protect us against error, fraud and other criminal activity, identification and verification, and to comply with legal, security, processing and regulatory requirements, including Canadian federal and provincial requirements and foreign requirements applicable to us or any of our affiliates or service providers Determine whether we have customers who are politically exposed persons and comply with certain legal requirements
	Employment status	Determine your ability and stability to repay credit obligations at time of application and on an ongoing basis
	Banking relationship	Identification, and verification of statements you have made to us regarding your employment, credit or other financial relationships
Endorsing Financial Institutions (where applicable and only where you have given permission to the endorsing Financial Institution to share information with us)	Other financial products owned, length of relationship, value of investments and/or deposits held, mortgage and loan balances, repayment history on loans held, and other information you may have provided to the Financial Institution and agreed to have them provide to us	Determine your ability and stability to repay credit obligations and to better determine which products may be of interest to you
Information about your transactions with MBNA and CUETS Financial and with other companies	Payment, delinquency and charge off history Purchase and transaction history	Determine your eligibility for credit and to evaluate, monitor, maintain, service, and collect the Account(s); to develop our relationship with you, and to offer you products and services

Additional Detail: Personal Information Shared and General Account of Use

The following table describes the types of Personal Information we share and provides a general account of how it may be used.

MBNA and CUETS Financial

<u>Companies with Whom We Share</u>	<u>Type of Personal Information Shared</u>	<u>General Use</u>
<p>Third party service providers including payment processors, payment network providers (such as (but not limited to) MasterCard Incorporated and certain carefully selected merchants)</p>	<p>Name, postal address, telephone number (including for text messaging), date of birth, occupation, Account number, expiry date, language preference and other information you may choose to provide us or that we collect from member lists or from third parties, such as Endorsing Financial Institutions, Endorsing Organizations, credit reporting agencies, financial institutions or employers that you have provided to us.</p> <p>Information related to your Account such as, but not limited to, transactions (including specific information related to retail purchases), Account number and financial banking information (account number, bank routing information).</p>	<p>Maintaining and servicing your Account, processing payments, charges, processing pre-authorized debits (PADs), balance transfers, and transactions, cheque and statement printing, data processing, market research, statistical analysis, modeling, legal, financial, and professional advisors, debt collection activities, distributing information and/or promotional offers to you, assistance to third parties or investigative bodies to help prevent fraud, money laundering or other criminal activities, managing benefits or insurance associated with the product or service, loyalty, points, and rewards programs, and other activities relating to the servicing or administration of the Accounts, products and services you have with us, or as permitted or required by law.</p>
	<p>Name, postal address, language preference, date of birth and, where required, telephone number (including for text messaging), as well as all information relating to your current products. Other Personal Information may be included to allow for identification and security verification.</p>	<p>Marketing of additional products and services, customer surveying</p>
<p>Credit reporting agencies</p>	<p>Information including, but not limited to, name, postal address, telephone number, date of birth, SIN (if provided), occupation, identification numbers, deposit/creditor information, Account number, credit line, open date, payment history, delinquency, charge off history and, where applicable, reason for Account closure</p>	<p>Assess and manage our credit risk</p> <p>Determine your credit eligibility at time of application and for ongoing monitoring of ability to repay credit obligations, identification and verification, and to comply with legal, security, processing and regulatory requirements(including Canadian federal and provincial requirements and foreign requirements applicable to us or any of our affiliates or service providers)</p>

<u>Companies with Whom We Share</u>	<u>Type of Personal Information Shared</u>	<u>General Use</u>
		<p>Determine whether we have customers who are politically exposed persons and comply with certain legal requirements</p> <p>Preparing credit reports for research, statistical analysis, modeling, and for identification purposes</p>
Endorsing Financial Institutions (where applicable and as allowed by law only)	<p>All Personal information relating to the Account for the purpose of fulfilling our obligations related to the Account.</p> <p>Information related to your Account such as, but not limited to, purchases and transactions (including specific information related to retail purchases)</p>	<p>Maintaining and servicing your Account, processing payments, charges, and transactions, cheque and statement printing, data processing, market research, statistical analysis, modeling, legal, financial, and professional advisors, managing benefits or insurance associated with the product or service, relationship management, loyalty, points, and rewards programs</p> <p>Marketing of additional products and services and determining your ability and stability to repay credit obligations</p>
Endorsing Organizations and Co-Brand Relationships	<p>Name, postal address, and telephone number</p>	Customer list verification / updating and contests
	<p>All Personal Information relating to the Account for the purpose of fulfilling our obligations related to the Account</p> <p>Information related to, but not limited to purchase and transaction volumes, specific information on retail purchases for rebate programs, and Account status changes</p>	Accrual of points, rewards, and incentives
Companies offering products or services directly related to the financial product or service we are providing to you	<p>Information received from you on applications - Name, postal address, language preference and, where required, telephone number, e-mail address, date of birth, and other identification information; together with about your transactions with us, Account numbers, Account balances, payment history, open date, credit line, and Account activity.</p> <p>Information related to your Account including but not limited to, purchase and transaction volumes, specific information on retail purchases and/or type of transactions, and fees, interest and service charges on the Account.</p>	<p>To perform market research, statistical analysis, modeling,, to offer you products and services such as, but not limited to, balance transfers and alternative payment methods</p> <p>Security, verification, and communication</p>

<u>Companies with Whom We Share</u>	<u>Type of Personal Information Shared</u>	<u>General Use</u>
	You may refuse or withdraw your consent to this information sharing at any time by calling us at 1-866-845-0980	
Companies, such as retailers, manufacturers, direct marketers, communications companies, travel companies, and the like, offering products or services not directly related to the financial product or service we are providing to you	Information received from you on applications - Name, postal address, language preference and, where required, telephone number, , date of birth, and other identification information; together with about your transactions with us, Account numbers, Account balances, payment history, open date, credit line, and Account activity. Information related to your Account, including but not limited to, purchase and transaction volumes and specific information on retail purchases and/or type of transactions You may refuse or withdraw your consent to this information sharing at any time by calling us at 1-866-845-0980	To perform market research, statistical analysis, modeling, to offer you products and services such as, but not limited to, financial services, credit insurance, travel insurance, and card registry services Security, verification, and communication

CUETS Financial Only

<u>Companies with Whom We Share</u>	<u>Type of Personal Information Shared</u>	<u>General Use</u>
Endorsing Financial Institutions (including Credit Unions and Caisse Populaires and their affiliates as permitted by law)	All Personal Information relating to the Account	To provide information and offers on products and services, administering and analyzing customer satisfaction surveys, fulfilling information requests about products, services and the Account, and administering and maintaining the Account

Our Security Procedures Protect Your Personal Information

We work hard to keep Personal Information secure. For example, our information security policies:

- Govern retention of information;
- Restrict access to information systems; and
- Specify password requirements.

For your protection, please remember that your telephone conversations with our representatives and any of our agents and service providers may be monitored and/or recorded for quality control, education and record keeping purposes.

Further, we share only the Personal Information we believe is needed to offer a product or service efficiently. Finally, we restrict the use of such Personal Information and require that it be kept secure.

Access Requests

Customers have access to their Personal Information that is reasonably available and retrievable in the ordinary course of business. Upon written specific request, we will disclose to customers Personal Information about them in our records, and customers may correct such Personal Information that is inaccurate or incomplete.

It should be noted that we do not record in customers' individual files when Personal Information was disclosed to third parties for routine purposes such as cheque printing, data processing, storage and regular updating of credit information to credit bureaus. If we are informed and it is determined that a customer's Personal Information file is inaccurate, we will take reasonable steps to correct it.

To request access to your Personal Information in our possession, complete and submit a personal information request form or write to our Privacy Officer at: MBNA, P.O. Box 9660, Ottawa, ON K1G 6M9. Your written request must include a copy of a valid driver's license, passport or certificate of Canadian citizenship. To inquire about your Personal Information in our possession or make corrections to it, write to us at the same address outlined above. Normally, we will respond to access or rectification requests within 30 days. If for any reason we do not grant you access to file information about you, we will provide you with written reasons.

Please note that in certain circumstances, we may not be able to provide you with access to specific portions of file information about you. For example, we will not provide you with access to the following information:

- Information subject to solicitor-client or litigation privilege;
- Information containing references to other persons;
- Information containing our confidential or proprietary information;
- Information that cannot be disclosed for other legal or security related reasons, and as so permitted by law;
- Information that has been destroyed; or
- Information that is too costly or commercially unreasonable to retrieve, such as information that is dated and archived.

Customer Privacy Concerns

Our Privacy Officer is responsible for ensuring that our day to day procedures comply with the MBNA and CUETS Financial Privacy Notice. If you have any questions or concerns, you should begin by talking to a customer service representative at 1-800-404-1319. If the issues remain unresolved, write to Privacy Officer at **MBNA, P.O. Box 9660, Station T, Ottawa, ON K1G 6M9.**

Updates and Additional Information

Amendments will be made to the MBNA and CUETS Financial Privacy Notice in a timely manner, to address changes to our information handling processes. We may add, modify or remove portions of the MBNA and CUETS Financial Privacy Notice when we feel that it is appropriate to do so. You may determine when the MBNA and CUETS Financial Privacy Notice was last updated by referring to the "Current" date displayed at the end of this MBNA and CUETS Financial Privacy Notice.

This MBNA and CUETS Financial Privacy Notice replaces any previous notices from us about Personal Information collection, protection, use, sharing, retention, and Internet privacy practices. We may amend the MBNA and CUETS Financial Privacy Notice at any time and without notice to you.

Date Last Revised: December 2011

MBNA is a division of The Toronto-Dominion Bank.
CUETS Financial is a division of The Toronto-Dominion Bank.
All trade-marks are the property of their respective owners.
CUETS is a trade-mark of Credit Union Central of Canada, used under license.

Internet Privacy Practices

Web Site Privacy

Our Web servers automatically recognize, collect and retain information such as the server your computer is logged into, the domain name of your Internet service provider from which you access the Internet, your browser type (for example, Netscape or Internet Explorer), the corresponding Internet Protocol (“IP”) address, and the names of the pages you visit while at our Web site(s). This information is not personally identifiable and is used to improve the content of our Web sites and make them more useful. Our Web servers do not collect e-mail address(es) without your consent. We may ask you to provide us with your e-mail address at several points, including on applications, in correspondence or communications with you, and when you register for on-line banking services where it is required for us to provide the service.

Registration for On-line Products or Services

In order to provide you with a particular product or service on-line, we may request that you voluntarily supply us with Personal Information, including your e-mail address and Account number(s), which we may use for purposes such as correspondence, site registration, checking your statement on-line, conducting a transaction on-line or participating in on-line surveys (which may be conducted by us or by third party service providers) and enabling us to provide an on-line product or service to you in an efficient manner.

As noted above, if you register for an on-line service or access our Web site from an e-mail or other personalized communication sent to you or provide us with Personal Information, you will allow us to identify you. For example, when you enroll for on-line services or submit an application on-line for one of our products or services, you provide us with Personal Information. When you register, apply or otherwise identify yourself, we may combine information about your use of www.mbna.ca and the on-line product or service you utilize with certain other on-line and offline information we have about you in order to customize your on-line experience and provide you with relevant on-line and offline offers and updates.

Use of Your E-mail Address

If you provide us with your e-mail address, or have done so in the past, or if we obtain your e-mail address from another source with your consent, we may send you e-mails so that we can make offers or provide services to you if you are a customer. Examples of e-mail servicing include notifications that your on-line statement is ready for viewing or various e-mail alerts about your Account.

We do not share any e-mail address you provide to us with our endorsing organizations or other companies to market their products or services. However, we may send you offers on behalf of our business partners and we may share your e-mail address for the purpose of surveying. We use both our servers and servers of other companies (“service providers”) to deliver and report on the progress of e-mail programs and to maintain, service and fulfill products and services. When we use a service provider, we prohibit them from using your e-mail address for any other purpose not outlined herein. Keep in mind that if you take advantage of an offer from one of our business partners and become their customer, they may independently send offers to you. In this case, you will need to inform them directly if you wish to decline receiving future offers.

If you are an Account holder, we reserve the right to use the e-mail address(es) you provide to present you with information about your Account. This may include, but is not limited to, activating your Account(s), Account past due notices, rates available for cash and balance transfers, adding an Authorized User, and any on-line banking services.

With your consent, we may periodically send you marketing offers at the e-mail address(es) you provide, that may be of interest to you. We provide customers with an easy means to decline receiving e-mail offers. Although some

customers tell us they appreciate receiving e-mail offers, we recognize the importance of providing you with a choice. At any time, you may request to discontinue receiving e-mail offers from us by contacting us at **1-866-845-0980**, or by clicking on the opt-out link usually located in the footer of the e-mail.

All e-mail offers that you receive from us will inform you of how to decline receiving future e-mail offers.

We will track the activity of an e-mail (for example, were graphics viewed, was the e-mail opened, were links in the e-mail clicked), to allow us to measure the effectiveness of the e-mail, to provide future offers, and for fulfillment of products and services. Additionally, for your convenience, we may pre-fill on-line forms with your e-mail address.

Children

We do not use www.mbna.ca or www.cuets.ca or any other Web site to knowingly solicit data from or market to persons under the age of majority in each jurisdiction where an applicant is resident.

Internet Security

We will not disclose or request sensitive information in an unencrypted e-mail (for example, full Account number, SIN, personal identification number (PIN), or security passwords). If you receive an e-mail purportedly from MBNA or CUETS Financial containing or asking for this type of sensitive information, prior to responding, please contact us immediately at 1-800-404-1319.

We use encryption technology to protect certain information sent over the Internet. SSL is an encryption technology known as "Secure Sockets Layer". SSL encrypts transmissions between two parties and verifies the Web site server with which you are communicating. An "s" after the "http" in a Web site's address indicates that you are attached to a secure server using SSL technology. Additionally, if your browser is Microsoft Internet Explorer 3.0, Netscape Navigator 4.0, or a higher version of either, a picture of a lock or a key should appear in the lower right hand corner of the browser's window.

Use of Cookies and Web Beacons

Some of our Web sites may use a feature of your Internet browser called a cookie, or an electronic image known as a Web beacon (or similar technology) to facilitate your Internet sessions, to maintain security and to improve our Web sites. For example, we may use cookies to verify your identity, remember your personal settings such as your offer preferences, and to monitor your use of our Web sites to improve our services. We do not use cookies or Web beacons to collect data from your hard drive including your e-mail address or other Personal Information. If you choose not to enable cookies or Web beacons on your browser, you may not be able to use some of the services offered on our Web sites.

A cookie is a small file containing a unique identification number that a Web site sends to your computer's Web browser. A Web beacon is a very small transparent image (usually 1 x 1 pixel), sometimes referred to as a clear gif or an actions tag. When you visit a Web site, a cookie may be used to track the activities of your browser as well as provide you with a consistent, more efficient experience. Cookies cannot view or retrieve data from other cookies, or capture files or information stored on your computer. Only the Web site that sends you cookies is able to read them. Web beacons can be used to compile aggregated statistics about Web site usage patterns like how many times a particular link, advertisement or specific area on a Web page is clicked.

Advertising Services

We use third party companies to service ads on our Web site and other Web sites. These companies help us execute, optimize, and measure the effectiveness of our on-line banner advertising programs. These companies use cookies and a unique code to measure advertising effectiveness and to provide ads about goods and services that may interest you.

Our banner advertisements and on-line applications may contain small graphics with tags in them. These tags are not personally identifiable and work in conjunction with the cookies. They allow us to determine if the ad was viewed or responded to and help us to measure the effectiveness of our advertising.

To Further Protect Your Privacy

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