



2350 Matheson Blvd East, Mississauga, Ontario L4W 5G9
Phone (416) 763-2291 Fax (416) 763-2444

Community Trust Company Privacy Statement

Community Trust Company (CTC) is committed to ensuring that the necessary safeguards are in place to keep your personal information, obtained in the course of conducting business, secure and confidential. The purpose of this Privacy Statement is to inform you about CTC's practices relating to the collection, use and disclosure of personal information, which have been designed to comply with the Federal Personal Information Protection and Electronics Documents Act ("PIPEDA").

What Is Personal Information?

For the purpose of this Privacy Statement, Personal Information is information that is specific to you. This information includes, but is not limited to, your name, address, age, identification numbers (such as your SIN), income, assets, liabilities, source of funds and references, as well as your financial and employment records. Personal information may also include whether or not credit was extended and to whom the information was disclosed.

This Personal Information may be collected from sources outside our organization including, government agencies and registries, law enforcement authorities, public records, credit reporting agencies, other financial institutions and other agents or organizations with whom you have arrangements or any other source we deem appropriate.

Why Do We Collect Your Personal Information?

We collect your personal information to facilitate the delivery of services and products we provide to you. When you apply for or use any product or service and while you are our client, we may collect and confirm Personal Information about you in order to:

- Identify you as a customer
- Determine your eligibility for our products and services
- Inform you about products and services that may meet your needs
- Provide ongoing service
- Comply with legal requirements and regulations

We will only collect the Personal Information required to provide products and services to you. If the Information is collected for a reason other than to provide products and services, your prior consent will be obtained. We will only collect Personal Information by clear and lawful means.

Disclosing Your Personal Information

We do not share your Personal Information with third party organizations except to offer you a product or service. If your Personal Information is shared with third parties, these third parties will be bound by appropriate agreements with CTC to secure and protect your Personal Information. We may disclose your Personal Information:

- To our employees, agents, service providers and any other entity that perform services for you or for us or on our behalf.
- To other financial institutions;

- In response to a court order, search warrant or other demand or request we believe to be valid;
- To meet requests for information from regulators;
- To satisfy legal and regulatory requirements applicable to us;
- To help us collect a debt or enforce an obligation owed to us by you;
- With your consent; and
- Where permitted by law.

Protecting Your Personal Information

We safeguard the security of Personal Information under our control in a manner that is appropriate to the sensitivity of the Personal Information. We will protect the security of Information, regardless of the format in which it is held, against loss or theft, and against unauthorized access, disclosure, copying, use or modification.

Accessing and Updating Your Personal Information

You are responsible for advising CTC of any inaccuracies or changes to your Personal Information (such as changes of address, telephone number, marital status, etc.). If any of your Personal Information changes or becomes inaccurate or out of date, you are required to advise us so we can correct and update our records.

Refusing or Withdrawing Consent

Subject to legal, regulatory and contractual requirements, you can refuse to consent to our collection, use or disclosure of Personal Information about you, or you may withdraw your consent to our further collection, use or disclosure of Personal Information at any time in the future by giving us reasonable notice. Depending on the circumstances, however, withdrawal of your consent may prevent us from providing you or continuing to provide you with some products and services or information that may be of value to you.

You cannot refuse our collection, use and disclosure of Personal Information required by third party service providers essential for the provision of the services or required by law or by our regulators, including self-regulatory organizations.

You can tell us at any time to stop using Personal Information about you to promote our products and services.

Contacting Us

To request access to your Personal Information, to ask questions about our privacy policies or if you wish to refuse your consent or to withdraw your consent to use your Personal Information for purposes outlined in this Agreement, you may do so at any time by writing to us or by contacting us at:

Privacy Officer

Community Trust Company
2350 Matheson Blvd East, Mississauga, ON L4W 5G9
Facsimile: 416 763-2444
E-mail: complaints@communitytrust.ca

If CTC is unable to answer your questions or satisfy your concerns regarding this Privacy Statement, you may refer to our Customer Complaint Procedures for further guidance.

[View our Complaint Handling Process](#)