

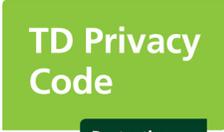
[How We Protect You](#)[How You Can Protect Yourself](#)**Our Privacy Commitments**[TD Privacy Highlights](#)**TD Privacy Code**[TD Privacy Agreement](#)[TD Auto Privacy](#)[Report Online Fraud](#)[Options For Electronic Communications](#)

Privacy and Security

TD Privacy Code

The TD Bank Group commitment to privacy

Protecting your privacy and the confidentiality of your personal information has always been fundamental to the way we do business within TD Bank Group¹ (TD).



TD Privacy Code

Protecting your privacy

We strive to provide you with the best customer service. To us, that includes treating you fairly and with respect.

The TD Privacy Code informs you of the ways we help protect your privacy and the confidentiality of your information.

We may amend this Code from time to time. We will post the revised Privacy Code on our website www.td.com/privacy.

Table of Contents

- ▶ [Our Privacy Code](#)
- ▶ [Why we ask for your information](#)
- ▶ [How we obtain your consent](#)
- ▶ [Why we share your information](#)
- ▶ [Why we ask others for information about you](#)
- ▶ [When we release your information](#)
- ▶ [How we protect your information](#)
- ▶ [Your right to access your information](#)
- ▶ [Keeping your information accurate](#)
- ▶ [Respecting your preference](#)
- ▶ [Addressing your concerns](#)
- ▶ [Our Online Privacy Code](#)
- ▶ [Our Mobile Apps Privacy Code](#)

Our Privacy Code

Our Privacy Code informs you of the practices we have in place relating to the management of personal information at TD in Canada. The word "information" means personal, financial and other details about you that you or your authorized representative provide to us and we obtain from others within or outside TD, including through the products and services you use.

This Code applies to any person who has requested from us, or offered to provide a guarantee for, any product or service offered by us in Canada. This includes individuals carrying on business alone or in partnership with other individuals and signing officers of our business customers. It consists of five key principles:

1. Collecting and using your Information

Either before or when we collect information about you, we will explain how we intend to use it. We will limit the information we collect to what we need for those purposes, and we will use it only for those purposes. We will obtain your consent if we wish to use your information for any other purpose and before collecting information from third parties such as credit bureaus.

Your information is used to help us manage products and services you have with us, to contact you about products or services you may be interested in having with us, to help us collect a debt or enforce an obligation owed to us by you and to manage operations and risk within TD. Your information is also used in order to satisfy valid information requests from regulators and other organizations or individuals who are legally entitled to make such requests.

2. Releasing your information

We may provide your information to other persons in situations where –

- our suppliers, agents and other organizations who assist us in serving you, need the information
- we are required or permitted to do so by law or applicable regulators and self-regulatory organizations
- we want to prevent, detect or suppress financial abuse,

How to Contact Us

Speak to a representative at your branch or business unit

Telephone: 1-800-430-6095

Mail: Customer Feedback, Toronto-Dominion Centre, P.O. Box 193, Toronto, ON M5K 1H6

Fax: 1-877-983-2932

Email Us*:

customerfeedback@td.com

Questions related to TD Auto Finance (Canada): 1-866-694-4392

Questions related to TD Insurance: 1-888-791-5346

- fraud, criminal activity, protect our assets and interests or manage or settle any actual or potential loss
- we buy a business or sell all or part of our business or when considering those transactions
- you have provided your consent

3. Protecting your information

We will protect your information with appropriate safeguards and security measures. We will retain your information only for the time it is required and for the purposes we explained to you.

4. Providing your information access and keeping your information accurate

Upon request, we will give you access to the information we retain about you and we will make reasonable efforts to keep your information accurate and up-to-date.

5. Respecting and responding to your privacy concerns

We will explain your options for withdrawing consent to the collection, use and disclosure of your information, and we will record and respect your choices. We will investigate and respond to your concerns about any aspect of our handling of your information.

In this Code, we explain how we fulfill each of these important principles.

Top 

Why we ask for your information

We ask you for information to enable us to complete your request and to establish and serve you as our customer.

We collect the information we need and only use it for the purposes explained to you.

When you apply for a new product or service we will indicate in the application or agreement how we intend to use your information. We will indicate clearly which information would help us to serve you but is optional for you to provide.

We obtain most of our information about you directly from you.

At the time you request to begin a relationship with us and during the course of our relationship, we may collect information about you. The information we ask for depends on which product or service you want. For every product or service we need your name, address, birthdate, occupation and some identification. Here is why we need some of the information we may ask you to provide.

• Birthdate

This helps us identify and authenticate you. We may also use it to determine your eligibility for products and services that may be of interest to you.

• Social Insurance Number (SIN)

Your SIN is required for products which earn investment income, in order to comply with the Canada Revenue Agency's income reporting requirements. Providing your SIN for credit products, or when applying for products online that do not earn investment income, is optional. If you provide us with your SIN, we also use it to keep your information separate from that of other customers with a similar name, including information we obtain with your consent through the credit approval process.

• Employer name and address

This is required when a new account is opened or when you apply for credit in order to comply with anti-money laundering or other regulations.

• Financial information

This is used to assess your eligibility for any credit product, for example, a TD Canada Trust Credit Card, line of credit or other loan. We also use it to help ensure that the advice we give you or the investments you purchase (in the case of mutual funds or brokerage or investment accounts) are appropriate for you. We may collect information from you and service providers with whom you make arrangements to provide those services (for example when you set up bill payments through your account). We will use your information, including transaction records that reflect your business dealings with and through us, to analyze your activities to help us serve you as a customer and meet your needs.

• Health information

This is required for some insurance products to ensure you are eligible for coverage, and may also be used to investigate and adjudicate your claims, and to help manage and assess our risks.

The health-related information you provide in connection with an

insurance product will never be shared within TD. However, it may be shared with administrators, service providers and reinsurers of the insurance operations to process your insurance transactions.

We also collect information during our interactions with you.

• Over the Phone

We may monitor and/or record your telephone discussions with our representatives for our mutual protection, to enhance customer service and to confirm our discussions with you.

Customers who prefer not to have their calls taped can transact business at a branch location, through EasyWeb® Internet banking or through automated teller machines.

• In Person

We may use video or photographic surveillance to monitor and/or record the activity that occurs in and around TD premises such as at our retail branch offices or ATMs. We use this information for security and investigation purposes, relating to, among other things, theft, vandalism, damage to property and fraud.

Customers who prefer not to have their image collected can transact business through EasyWeb Internet banking or EasyLine® telephone banking.

• Through the Internet

When you are using one of our websites, we may monitor and/or record your browsing habits as described in our Online Privacy Code.

When speaking with one of our internet live chat agents, or communicating with us through social media, we may monitor and/or record our discussions for our mutual protection, to enhance customer service and to confirm our discussions with you.

• Through your mobile device

When using one of our mobile apps we may collect, use and disclose information collected from you or your mobile device as described in our [Mobile Apps Privacy Code](#).

• Through Email

When you send us an email or when you ask us to respond to you by email, we learn your exact email address and any information you have included in the email.

We use your email address to acknowledge your comments and/or reply to your questions, and we will store your communication and our reply in case we correspond further.

TD will **not** ask you to provide personal information or login information, such as username, passwords, PINs, IdentificationPlus® security questions and answers or account numbers, through unsolicited email.

If you receive an email claiming to be from TD that you believe to be fraudulent, **do not respond and do not open or click any links or open attachments contained within the email**. Please notify us immediately by forwarding a copy of the email to us at phishing@td.com and then delete the email.

Top ▲

How we obtain your consent

It is important to understand the different ways that we may obtain your consent to collect, use, disclose and share your information.

Depending on the situation and the sensitivity of the information, we may obtain your consent in different ways. Express consent may be obtained verbally, online or in writing. Implied consent may be obtained through your use of a product, or when you approach us to obtain information, inquire about or apply for products, or services from us.

We will not make your consent a condition of obtaining a product or service, unless it is reasonably or legally required, and we will clearly indicate when this is the case.

Top ▲

Why we share your information

We may share information within TD to manage your total relationship with us including servicing your account and maintaining information about you, to manage and assess our risks and operations, including to collect a debt owed to us by you and to comply with legal or regulatory requirements.

Your information may be shared, stored or accessed in Canada

or other jurisdictions or countries. Your information may be disclosed in response to valid demands or requests from governments, regulators, courts and law enforcement authorities in those jurisdictions or countries.

Sharing your information within TD helps us determine your preferences and allows us to review whether any other products or services are suitable for you so that we may offer them to you – including special promotions that we believe will be of interest to you.

In order to understand when you can withdraw your consent, refer to the "Respecting your preference" section.

Top 

Why we ask others for information about you

With your consent, we may obtain information about you from third parties, including credit reporting agencies.

Obtaining additional information about you from parties outside TD helps us assess your eligibility for our products.

For credit products, for example, we need to know your creditworthiness. For this reason, we may contact other lenders or credit reporting agencies to get information about you and your credit history. We may also contact employers or other personal references to verify information that you have given us. We will not do this without your consent, but please remember that if you do not give your consent we may not be able to extend credit products to you.

Top 

When we release your information

We do not sell or rent customer lists or personal information to others. However, we may release your information to parties outside TD in certain circumstances, which include –

- **For servicing purposes**

We give a limited amount of information, only as necessary, to our suppliers and agents; for example, cheque printers and bank card manufacturers who provide goods and services to you, through us. These suppliers and agents may be located in Canada or other jurisdictions or countries and may disclose information in response to valid demands or requests from governments, regulators, courts and law enforcement authorities in those jurisdictions or countries.

- **When required or permitted to do so by law or applicable regulators and self-regulatory organizations**

We may release information in response to a search warrant, court order or other demand or inquiry which we believe to be valid. This may include requests from regulators, including self-regulators, who are responsible for ensuring TD is in compliance with applicable regulations (e.g. The Office of the Superintendent of Financial Institutions and the Investment Industry Regulatory Organization of Canada).

- **To protect our interests**

We may also disclose information to any person or organization, including an investigative body, in order to prevent, detect or suppress, financial abuse, fraud, criminal activity, protect our assets and interests, or manage or settle any actual or potential loss or in the case of a breach of agreement or contravention of law.

We may also disclose information to help us collect a debt owed to us by you.

- **Transfers of a business**

As TD continues to develop and grow, we may buy a business or sell parts of our businesses or consider those transactions. As our businesses consist primarily of our customer relationships, information regarding the particular accounts or services being purchased or sold would generally be part of the business assets.

- **Other situations where we have your consent**

We will disclose your credit history with us to other lenders or credit reporting agencies in order to support the credit process. We release only the information required to identify you, as well as facts from our credit records about your repayment history. We may also disclose your account information to a joint account holder, including information about the account prior to it becoming a joint account.

Top 

How we protect your information

We will protect your information with appropriate safeguards and security measures.

We have security standards to protect our systems and your information against unauthorized access and use.

For example, our systems have been designed to ensure that your Personal Identification Number (PIN), password and other access codes are always private and confidential. For your protection, your access codes are known only to you – our employees cannot gain access to them and they will not ask you to reveal them.

All our suppliers and agents, as part of their contracts with TD, are bound to maintain your confidentiality and may not use your information for any unauthorized purpose.

When we provide information in response to a legal inquiry or order that we believe to be valid, we disclose only the information that is legally required. All employees of TD are familiar with the procedures that must be taken to safeguard customer information. And to us, protecting the confidentiality of your information is more than a procedure – it's part of our job. It is specified in our employment agreements and regularly confirmed in writing.

We audit our procedures and security measures regularly to help ensure that they are being properly administered and that they remain effective and appropriate to the sensitivity of the information. We retain your information only as long as it is required for the reasons it was collected.

The length of time we retain information varies depending on the product or service and the nature of the information. This period may extend beyond the end of your relationship with us but only for so long as it is necessary for us to have sufficient information to respond to any issue that may arise at a later date or for legal or regulatory purposes. When your information is no longer needed for these purposes, we have procedures to destroy, delete, erase or convert it to an anonymous form.

Top 

Your right to access your information

Upon request, we will give you access to the information we have about you. If requested, we will assist you in making your request.

Most of this information is in the form of your transaction records. These are available to you through your account statements or passbook updates, by visiting the branch or office where your account is held, or by accessing your account through our EasyWeb Internet banking, EasyLine telephone banking, Green Machine® ATMs and WebBroker® Internet brokerage service.

If you require other information, simply contact or forward a written request to the branch or office where your account is held. We will ask you for specific details such as branch and account number.

We will advise you in advance if a minimal charge will be required for conducting the search and we will respond to your request within 30 days.

Please note that we may not be able to provide information about you from our records which contains references to other persons, is subject to legal privilege, contains confidential information proprietary to TD, relates to an investigation of a breach of agreement or contravention of laws, or cannot be disclosed for other legal reasons.

If you have any questions regarding decisions made about you, we will tell you the reasons for those decisions. If we relied on information from a third party, such as a credit bureau, to make the decision, we will provide you with the name and address of the third party.

Top 

Keeping your information accurate

We will make reasonable efforts to keep your information accurate and up-to-date.

Having accurate information about you enables us to provide you better service and minimize the possibility that out-of-date information may be used to make a decision which impacts you. We have procedures and practices in place to help us maintain the accuracy of your information. For most updates, we rely on you for information. You can help by keeping us informed of any changes, such as if you move or change telephone numbers. If you find any errors in our information about you, let us know and we will make the corrections immediately, and make sure they are conveyed to anyone we may have misinformed. For information that remains in dispute, we will note your opinion in the file.

Respecting your preference

We will explain your options of withdrawing consent to the collection, use or release of your information, and, given reasonable notice, we will record and respect your choices.

In most cases you are free to refuse or withdraw your consent at any time. You may do so by contacting the branch or office where your account is held or by calling us at 1-800-430-6095. Our staff will be pleased to explain your options and any consequences of withdrawing your consent, and record your choices.

There are several privacy preferences available to you, subject to legal, business or contractual requirements. If you prefer, you may choose not to have us –

- **Use your Social Insurance Number with credit reporting agencies as an aid to identify you**
- **Conduct a credit check in order to assess your creditworthiness and/or to perform a risk analysis**
In doing so, however, we may not be able to extend services to you. Once you have a credit product with us, we will share your credit experience on an ongoing basis with other lenders and credit reporting agencies. You cannot withdraw your consent for this sharing of information as it is necessary to support the credit process.
- **Contact you by telephone, fax, text messaging, or other electronic means, and automatic dialing-announcing device, at the numbers you have provided us, or by ATM, internet, mail, email and other methods with marketing offers that may be of interest to you.**
This does not include messages or other information about promotional offers we provide on, or enclose with, your written or electronic account statements, or that we may discuss while talking with you. Any marketing campaigns that are already underway may not immediately take your preferences into account.
- **Share your financial information within TD in certain circumstances.**
Restricting access to your profile such that only certain groups within TD have access to your account number(s) and balance(s).
- **Contact you to participate in customer research and surveys**

Addressing your concerns

If you have any questions or concerns about privacy, we encourage you to let us know. If you choose to mail, fax or email us, please include your full name, address and telephone number.

We've developed a resolution process that can deal with most concerns in a single, simple step.

Step 1

Talk to Your TD Representative

Many concerns can be resolved right at the time when they occur. Discuss your concern with your TD Representative who will be happy to help you. If the TD Representative is not able to resolve your concern to your satisfaction, they will engage a Manager or the TD group that is responsible for your account.

How to contact us:

TD Canada Trust

Visit your branch or:

- **Phone:**1-866-222-3456
- **Mail:** TD Canada Trust Customer Feedback
Toronto-Dominion Centre
P.O. Box 193, Toronto, ON M5K 1H6

TD Waterhouse

- **Discount Brokerage:**1-800-465-5463
- **Financial Planning:**1-866-646-7888
- **Private Client Services:**1-866-280-2022

(Includes Private Banking/Private Trust/Private Investment Counsel and Private Investment Advice)

For additional contact information for TD Waterhouse, please visit www.tdwaterhouse.ca

Other Areas of TD

- **Phone:**1-800-430-6095
- **Email:**²customer.care@td.com
- **Mail:** TD Canada Trust Customer Feedback
Toronto-Dominion Centre

- P.O. Box 193, Toronto, ON M5K 1H6
- **Fax:**1-877-983-2932

Further steps you can take

If, after the first step, you are still not satisfied that your concern has been resolved, TD offers two more internal levels that can help you.

STEP 2

Elevate Your Concern

If you have contacted us and are not satisfied with the resolution that has been suggested, your concern can be referred to a representative of the Senior Management Team by simply talking to your branch. Alternatively, you can elevate your concern using the contact information below.

For **TD Canada Trust** escalations, contact:

- **Phone:**1-800-430-6095
- **Email:**customer.care@td.com
- **Mail:** TD Canada Trust Customer Feedback
Toronto-Dominion Centre
P.O. Box 193, Toronto, ON M5K 1H6
- **Fax:**1-877-983-2932

For **TD Waterhouse** escalations, contact:

- **Email:**td.waterhouse@td.com
- **Mail:** Client Support Group
77 Bloor Street West, 10th Floor
P.O. Box 5999, Stn. F, Toronto, ON M4Y 2T1
- **Fax:**1-877-725-9525

For **Other Areas of TD** escalations, contact:

- **Phone:**1-800-430-6095
- **Email:**customer.care@td.com
- **Mail:** TD Canada Trust Customer Feedback
Toronto-Dominion Centre
P.O. Box 193, Toronto, ON M5K 1H6
- **Fax:**1-877-983-2932

STEP 3

Contact the TD Ombudsman

If you have been through the first two steps and you still feel your concern has not been resolved, please contact the TD Ombudsman. The office of the TD Ombudsman acts as an independent body that mediates between customers and different TD groups to resolve outstanding concerns. When you refer a concern to the TD Ombudsman, the office will conduct a thorough and impartial investigation and work to reach a fair and reasonable resolution.

The TD Ombudsman does not normally investigate concerns regarding bank policies, including credit granting policies or risk management decisions; levels of interest rates, service charges or fees that apply to all customers; or matters where legal action has already commenced or has been concluded.

For the **TD Ombudsman**, contact

- **Phone:**416-982-4884 or 1-888-361-0319
- **Email:**td.ombudsman@td.com
- **Mail:** P.O. Box 1, Toronto-Dominion Centre
Toronto, ON M5K 1A2
- **Fax:**1-866-891-2410

Include your full name, address, telephone number(s) and the details of your concern in your letter, email or fax.

STEP 4

Additional resources – External Agencies

The following independent services can provide you with information and a further review of your complaint if you do not accept the decision of the TD Ombudsman. You can also contact these services if you have waited more than 90 days for a resolution after elevating your concern (Step 2).

For **TD Canada Trust** complaints, contact:

- **Phone:**1-800-941-3655
- **Email:**contact@bankingombuds.ca
- **Mail:** ADR Chambers Banking Ombuds
Office (ADRBO)
P.O. Box 1006
31 Adelaide St. E
Toronto, ON M5C 2K4
- **Fax:**1-877-803-5127
- **Website:**www.bankingombuds.ca

For **TD Waterhouse** complaints and complaints for **Other Areas of TD**, contact:

- **Phone:**416-287-2877 or 1-888-451-4519

- **Email:** ombudsman@obsi.ca
- **Mail:** The Ombudsman for Banking Services and Investments (OBSI)
401 Bay Street, Suite 1505
P.O. Box 5
Toronto, ON M5H 2Y4
- **Fax:** 1-888-422-2865

You can submit your complaint to OBSI for review either 90 days following the submission of the complaint to TD Waterhouse or once you have received a response and wish to escalate.

Office of the Privacy Commissioner of Canada (OPCC)

The OPCC investigates privacy complaints under the *Personal Information Protection and Electronic Documents Act (PIPEDA)*.

If your complaint or inquiry concerns a privacy issue, please contact the OPCC as follows:

- **Mail:** The Office of the Privacy Commissioner of Canada
30 Victoria Street
Gatineau, Quebec
K1A 1H3
- **Telephone:** 1-800-282-1376
- **Fax:** 613-947-6850
- **Website:** <http://www.privcom.gc.ca>

[Top](#) 

Our Online Privacy Code

This Online Privacy Code tells you how we handle the information we collect when you use our websites.

Our use of Cookies

A cookie is a small amount of data that is stored by your web browser when you visit certain websites. Cookies may be used to track the activities of your browser as well as provide you with a consistent, more efficient experience.

We may use cookies for purposes such as:

- to learn:
 - which pages you visit and how you interact with our websites; and
 - which websites, advertisements, and keywords used for searches brought you to our websites;
- to remember your language preference and automatically input your Access Card number or Connect ID if you choose this option on our login screen;
- to assist us in authenticating you and your computer, administer our secure websites and for fraud prevention or investigation purposes;
- to reduce the likelihood that any online offer that you have already responded to is not presented again;
- to personalize your experience, including:
 - for the purposes of delivering offers, advertisements and page content tailored to products and services that may be of interest to you based on your browsing of our TD retail-branded websites. See the "Managing Your Cookies" section below for information about how to opt-out;
 - if you successfully login to EasyWeb or WebBroker, we may personalize your experience based on your customer relationship with us. For example, we may display information and offers about products and services that we feel may be relevant to you based on which products and services you hold with us. This personalization may occur even after you have logged out. See the "Managing Your Cookies" section below for information about how to opt-out;
 - to contact you occasionally either by telephone, text messaging, or other electronic means and automatic dialing-announcing device, at the numbers you have provided us, or by fax, mail, email, or ATM, and other methods; or all of these methods, with marketing offers that may be of interest to you based on the content you browse on our websites. If you prefer, you may choose not to have us contact you with marketing offers or personalized advertisements based on your online behaviour through one of the methods outlined in this paragraph by contacting the branch or office where your account is held or by calling us at 1-800-430-6095;
- to tailor our online advertising that may be delivered to you via third parties (see the "Our Advertising" section below for more information);
- to assist us with application support issues and to aid in fraud investigations; and

- to determine how many people visit our websites and which sections of the websites are visited most frequently. This helps us to understand what type of information is most useful to our website visitors so that we can improve our websites and make it easier for our website visitors to access information.

Managing Your Cookies

Personalization on TD retail-branded Websites³ – You can opt-out of personalization on TD retail-branded websites using the [Manage Cookies](#) link, available at the bottom of our websites

Essential Cookies – TD uses cookies to make various features available through our websites, and to help ensure the security of your online browsing experience. You cannot opt-out of the use of essential cookies, other than disabling the ability for your browser to accept cookies. If you disable the ability for your browser to accept cookies, some of our websites may not function properly or optimally. For example, you will not be able to access any of our secured websites as cookies are used for security and multi-factor authentication, as well as for fraud prevention or investigation purposes. If you adjust your browser settings to refuse cookies, you may also still receive some of our generic TD-branded ads, but these will not be served to you based on your preferences or the products and services that you hold with us.

Our Advertising

Interest-based Ads on Third Party Websites Using Cookies

– TD and our digital partners⁴ may use cookies for the purposes of delivering tailored TD advertising to you on third party websites. If you click on one of our ads on a third party website, cookies may also be used to track the effectiveness of our online advertising and for the purposes of delivering ads that may be relevant to you in the future.³

You can opt-out of our interest-based advertising presented to you on third party websites based on your past use of our websites through the TRUSTe tool available at:

<http://preferences.truste.com/truste/>. You can opt out of interest-based advertising on search engine ads by clicking on the notification icon found in the ad on the search engine results page. Please note that if you opt-out, you may still see some of our generic TD-branded ads, but these will not be served to you based on your inferred interests or web browsing activity on our TD retail-branded websites.

You can also opt-out of having our digital partners use information about your current or future usage of our websites to tailor TD advertisements via the [Manage Cookies](#) link.

Relationship-based Ads on Third Party Websites

Depending on your marketing preferences, we may use your contact information for the purposes of enabling the delivery of tailored TD ads on third-party websites such as social media or webmail sites with which you have a relationship. To opt-out of receiving such relationship-based ads update your settings on your social media or webmail sites.

Responding to surveys online

When you submit your response online to a survey question, we receive your answer or any opinions or information that you volunteer. We may also use your response to improve our products or services.

Technical Information

When you visit our websites, we may also collect:

- your Internet protocol (IP) address;
- your Internet service provider (ISP) and the region from which you're connecting to our websites; and
- attributes related to the device and browser you are using to connect to our websites (e.g. operating system type and version, current language, browser version and plugins, screen resolution etc.).

We use this information for the purposes of optimizing our websites and the content we make available, and to help secure your connection to our websites and for fraud prevention and investigation purposes.

[Top](#) 

Our Mobile Apps Privacy Code

This Mobile Apps Privacy Code tells you how we handle the information we obtain from you when you use our mobile apps. If you are using your mobile device, such as a mobile phone or tablet, to access TD websites, please refer to our [Online Privacy Code](#).

Information we collect

Depending on the TD mobile app you use, we may collect the

following information from you or your device as you use the mobile app: personal information you input into the app, financial information, transactional data, mobile phone number, geolocation (if enabled on your device), mobile country code, contact list (if enabled on your device), IP address, photos and/or camera, other device-related information such as the make and model of your device, its operating system, mobile device identification number (IMEI), MAC address, Integrated Circuit Card Identifier (ICCID), information about its screen size, and the date and time of your use. Please refer to your specific app for additional, applicable information.

How we use this Information

We may use the information above to provide or enhance the app-specific products or services, to facilitate the operation of our apps, to help us understand how our users use our apps, for our internal analytics and reporting, authentication and security (including fraud prevention) and to improve the functionality of our TD apps.

We may also use and disclose this information as described in the [Privacy Agreement](#) located on td.com.

Please note that the ability to collect certain personal information is controlled by your device, for example your device may control the ability to disclose your device's geolocation or provide access to your contacts, photos and/or camera. Please refer to the documentation for your device regarding how to allow or block the collection of location or certain device information. If you choose not to provide location or certain device information, some services you request may not operate effectively.

Why we collect this Information

The following chart lists the type of information we collect and why:

Information we collect	Why we collect this information
Financial information (including transactional data) and other personal information you provide through the app or you have allowed the app to obtain.	We collect your financial and other personal information to provide you with certain services through our apps.
Geolocation: If enabled, the approximate physical location of your device. Mobile Country Code: A three digit number that indicates the country in which your mobile device is registered. For example, 302 is the mobile country code for Canada.	Depending on the app, we may need to know your location for regulatory purposes, or to provide you with location-based services (e.g. to help find a TD branch nearby). We may also collect and use your location information to notify you of events and offers near your location.
IP Address: A unique numerical label that identifies your device and allows it to communicate over a computer network.	We use your IP address for purposes that include: <ul style="list-style-type: none"> • Communicating with your device • Providing you with services • Identifying your jurisdiction for legal and regulatory purposes • Authentication and security (including fraud prevention) • Presenting you with offers relevant to your region
Other Device-related information: <ul style="list-style-type: none"> • Mobile device identification number (IMEI); • MAC address; • Device ID: A unique number that identifies your device; • ICCID Integrated Circuit Card Identifier: A unique serial number that identifies your SIM Card; • Mobile phone number; • Make and model of 	We use this information to: <ul style="list-style-type: none"> • Communicate with your device • Authenticate you and your device • Provide you with services and offers compatible with your device • Perform analytics • Prevent fraud • Determine the eligibility of your device

<ul style="list-style-type: none"> • your device; • Operating system of your device; • Information about your device's screen size; • Date and time of your use of the mobile app. 	
Contact list	Contacts are accessed, with your consent, to populate contact information relevant to certain transactions (e.g., to complete a TD <i>Interac</i> e Transfer). Only the contacts you select will be shared with TD.
Photos and/or camera	Photos and/or camera are accessed, with your consent, to populate information relevant to certain transactions (e.g., to complete a mobile remote deposit).

[Top](#) 

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[Top](#) 

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