

Privacy Policy for Consumers

MBNA Canada Bank is affiliated with the world's largest independent credit card issuer. 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 explains MBNA's personal information collection, protection, use, sharing, and retention practices and lets you choose whether MBNA may share certain information about you.

Scope and Definitions

This notice describes the privacy practices of MBNA Canada Bank and its affiliates, including:

- MBNA Canada Bank (issuing and servicing all financial products and services governed by the laws of Canada)
- MBNA America Bank, N.A. (providing information processing and management services for and as directed by MBNA Canada Bank)
- MBNA Technology, Inc. (providing information and communication systems and services for and as directed by MBNA Canada Bank)
- MBNA Marketing Systems, Inc. (providing sales and telemarketing services for and as directed by MBNA Canada Bank)

(We'll refer to these collectively as "MBNA"), for financial products and services governed by the laws of Canada.

"Personal Information" is any information relating to an individual which allows that individual to be identified.

"We" and "us" means MBNA and any of our respective agents and service providers.

Personal Information Collection, Protection, Use, Sharing, and Retention

We collect, protect, use, share, and retain personal information to:

- (a) evaluate, monitor, maintain, service, and collect any account you may have with us, including disclosing or exchanging Personal Information with credit reporting agencies, to develop our relationship with you, and to offer financial products and services, including evaluating the needs, wants, and satisfaction levels of our customers and analyzing and managing our business;
- (b) administer services, monitor your purchases, transactions, payments, and evaluate your credit eligibility, for the purposes set out in this notice;
- (c) verify your identity (or that of any authorized user or co-applicant) concerning the account and maintain security measures aimed at the detection and prevention of fraudulent activity in relation to your account;
- (d) comply with legal and regulatory requirements;
- (e) promote and market products and services offered by MBNA, or by carefully selected companies, which are directly related to the account (such as balance transfers and alternative payment methods), including by means of direct marketing; and
- (f) 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.

If your account is issued and serviced by MBNA on behalf of an endorsing financial institution, such as your local bank or credit union, we will share all Personal Information collected by us with such financial institution.

You may ask to be suppressed under (e) and/or (f) at any time after your account has been opened by calling MBNA Canada at 1.866.845.0980 or by writing to us at MBNA Canada, Privacy Officer, P.O. Box 9660, Station T, Ottawa, ON K1G 6M9. 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 MBNA, 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 telemarketing 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 90 days for full effect as marketing campaigns may already be in process. However, if your request is made within the first 30 days of your account's opening, we will not share your name for use in any secondary marketing campaign. 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 (f) 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, MBNA may no longer be able to maintain your credit account.

We will withhold your name from any secondary marketing campaign for the first 30 days after the opening of your account to provide you an opportunity to make your privacy choice known to us.

Additional Detail: With Whom We May Share Your Information

Personal Information held on behalf of the Issuer by its affiliates, agents and/or service providers may be located outside of Canada and will be subject to the same levels of security as those described in our Privacy and Personal Information Protection Notice, while also being subject to the laws of the jurisdiction in which the information is held.

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 or personal information. If you provide your Social Insurance Number, we will only use it to match credit reporting agency information and for security verification and account maintenance purposes.

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

Source	Type of Personal Information	General Use
Commercially available marketing lists	Personally identifiable data including name and address and possibly including telephone numbers, email address, language preference or additional information that may be contained in the commercially available marketing lists	Marketing lists
Member lists from organizations endorsing MBNA financial products and services	Personally identifiable data including name and address and possibly including telephone numbers, email address, language preference or additional information that may be contained in the member lists	Marketing lists
Information we receive from you through applications, correspondence or other communications	Name, postal address, telephone number, email address, language preference and other information you may choose to provide us	Identification, security, verification, and communication
	Birth date, employer, occupation, mother's maiden name, password, and other information you may choose to provide us	Security, verification, and to comply with law
	Housing, employment, income, value of investments, and other information you may choose to provide us	Determine your ability and stability to repay credit obligations
	Social Insurance Number ("SIN")	Providing SIN is optional for credit products. If you provide SIN, we will use it to match credit reporting agency information, security verification, and account maintenance purposes
Information we receive from third parties, such as credit reporting agencies, financial institutions, or employers you have reported to us	Credit reports	Determine your credit eligibility
	Employment status	Determine your ability and stability to repay credit obligations
	Banking relationship	Verify 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 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 type of personal information we share and provides a general account of how it may be used.

Companies with Whom MBNA Shares	Type of Personal Information Shared	General Use
Third Party Service Providers including payment network providers (such as MasterCard International)	Personal information as set forth above for the purpose of fulfilling our obligations related to the account	Maintaining and servicing your account, processing payments, charges, and transactions, cheque and statement printing, data processing, market research, legal, financial, and professional advisors, managing benefits or insurance associated with the product or service, loyalty, points, and rewards programs
	Name, postal address, language preference and, where required, telephone number and/or email address	Marketing of additional products and services
Credit reporting agencies	Name, postal address, date of birth, social insurance number (if provided), account number, credit line, open date, payment, delinquency, charge off history and, where applicable, reason for account closure	Preparing credit reports
Endorsing Financial Institutions (where applicable and as allowed by law only)	Personal information as set forth above for the purpose of fulfilling our obligations related to the account	Maintaining and servicing your account, processing payments, charges, and transactions, cheque and statement printing, data processing, market research, legal, financial, and professional advisors, managing benefits or insurance associated with the product or service, relationship management, loyalty, points, and rewards programs Marketing of additional products and services and determining your ability and stability to repay credit obligations
Endorsing Organizations and Co-Brand Relationships	Name, postal address, and telephone number	Customer list verification / updating
	Purchase and transaction volumes and specific information on retail purchases for rebate programs	Accrual of points, rewards, and incentives

Companies with Whom MBNA Shares	Type of Personal Information Shared	General Use
Companies offering products or services directly related to the financial product or service we are providing to you	Name, postal address, language preference and, where required, telephone number, email address and/or date of birth You may refuse or withdraw your consent to this information sharing at any time by calling MBNA Canada at 1.866.845.0980	To offer you products and services such as balance transfers and alternative payment methods
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	Name, postal address, language preference and, where required, telephone number, email address and/or date of birth You may refuse or withdraw your consent to this information sharing at any time by calling MBNA Canada at 1.866.845.0980	To offer you products and services such as financial services, credit insurance, and card registry services

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.

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

To request access to your personal information in our possession, complete a [personal information request form](#) or write to us at: MBNA Canada, P.O. Box 9660, Ottawa, ON K1G 6M9. Your request must include a copy of a valid driver’s license, birth certificate, 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.

Internet Privacy Practices

Web Site Privacy

The MBNA Web servers automatically recognize and record the domain name from which you access the Internet, the corresponding Internet Protocol (“IP”) address, and the names of the pages you visit while at an MBNA Web site. This information is not personally identifiable and is used to improve the content of MBNA Web sites and make them more useful. The MBNA Web servers do not collect email address(es) without your consent. MBNA may ask you to provide us with your email address at several points, including on applications, in correspondence or communications with you, and when you register for online banking services where it is required for us to provide the service.

Use of Your Email Address

Currently, we do not share any email address you provide to us with our endorsing organizations or other companies to market their products or services. We use both MBNA servers and servers of other companies (“service providers”) to deliver and report on the progress of email programs and to maintain, service and fulfill products and services. When MBNA uses a service provider, we prohibit them from using your email address for any other purpose.

With your consent, we may periodically send you marketing offers at the email address(es) you provide, that may be of interest to you. With each such marketing email message you will have the opportunity to opt-out of receiving future marketing offers at that email address. If you are an account holder, we reserve the right to use the email 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 online banking services.

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

Internet Security

MBNA will not disclose or request sensitive information in an unencrypted email (for example, full account number, social insurance number, personal identification number (PIN), or security passwords). If you receive an email purportedly from MBNA containing or asking for this type of sensitive information, prior to responding, please contact MBNA Customer Satisfaction at 1.800.404.1319.

MBNA uses 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

Some MBNA Web sites may use a feature of your Internet browser called a cookie. Cookies are files placed within your browser on your computer's hard drive by a Web site server. MBNA Web sites may use cookies to facilitate your Internet sessions, to maintain security, and to improve our Web sites. For example, MBNA may use cookies to verify your identity, remember your personal settings such as your offer preferences, and to monitor your use of MBNA Web sites to improve our services. We do not use cookies to collect data from your hard drive including your email address or other personal information. If you choose not to enable cookies on your browser, you may not be able to use some of the services offered on MBNA's Web sites.

Advertising Services

MBNA uses third party companies to serve ads on our Web site and other Web sites. These companies help MBNA execute, optimize, and measure the effectiveness of our online 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.

MBNA's banner advertisements and online 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

While exploring the services offered through MBNA's Web sites, please be aware that other online retailers, partners, third party Internet sites, and third party services accessible through MBNA's Web sites, have separate privacy and data collection policies and practices, which are independent of and may be different from MBNA's policies and practices. MBNA is not responsible or liable for these independent policies and practices and it is your responsibility to review them and decide whether or not they satisfactorily protect your rights.

We may amend these Internet Privacy Practices at any time, and when such a change is made we will post a revised version on this MBNA Web site. Changes will be effective when they are posted. It is your responsibility to review these Internet Privacy Practices from time to time to be aware of any such changes. Your continued use of this MBNA Web site indicates your agreement to any such changes.

Updates and Additional Information

This notice replaces any previous notices from MBNA about personal information collection, protection, use, sharing, and retention practices. For additional information regarding our Internet privacy practices, and to view the current version of this privacy notice, go to <http://www.mbna.ca/privacy.html>. We may amend this privacy notice at any time.

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