



TD BANK PRIVACY POLICY FOR TARGET CREDIT CARD

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Rev. 3/15

FACTS	WHAT DOES TD BANK USA, N.A. ("TD BANK") DO WITH YOUR PERSONAL INFORMATION AS AN APPLICANT FOR OR HOLDER OF THE TARGET CREDIT CARD
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> - social security number and income - account balances and payment history - credit history and credit scores - account transactions
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons TD Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TD Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share unless you provide consent
For our affiliates to market to you	No	We don't share unless you provide consent
For non-affiliates, other than Target and its affiliates, to market to you	Yes	Yes
For Target and its affiliates to market to you Note: Target is a non-affiliate of TD Bank	Yes	Yes*

To limit our	<p>Call toll-free at 1-800-462-8731—our menu will prompt you through your choice(s).</p> <p>Please note:</p>
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Sharing	<p>If you are a new customer and where you can prohibit our sharing, we may begin sharing your information 30 days from the date we send this notice. When you are no longer our customer, we can continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> <p>*Please remember that as permitted by law, we share information about you with Target in connection with maintaining and servicing your account. Federal law does not give you the right to limit such sharing.</p>
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Questions?	Call toll-free at 1-888-755-5856
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Who we are	
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Who is providing this notice?	This notice is provided by TD Bank solely with respect to your Target Card. This notice applies only to your Target Card account issued by TD Bank and does not apply to any other accounts you have with TD Bank or its affiliates.
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What we do	
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How does TD Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
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How does TD Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> - open an account or give us your contact information - use your credit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes—information about your creditworthiness <ul style="list-style-type: none"> • <i>TD Bank does not share this type of information with its affiliates unless you provide consent</i> - sharing for our affiliates to market to you <ul style="list-style-type: none"> • <i>TD Bank does not share information for its affiliates to market to you unless you provide consent</i> - sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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Definitions	
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Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>TD Bank's affiliates include those companies that control, are controlled by or under common control with TD Bank US Holding Company or The Toronto-Dominion Bank.</i> • <i>Target's affiliates include those companies that control, are controlled by or under common control with Target Corporation.</i>
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Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Non-affiliates we share with may include vendors of products and services that you have purchased, or that we believe will be of interest to you, financial service providers or non-profit organizations</i> • <i>For example, Target is a non-affiliate of TD Bank</i>
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Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	<ul style="list-style-type: none"> • <i>Our joint marketing partners may include other banks, investment firms or insurance companies</i>
Other important information	
California and Vermont Residents: We only share information with third parties as permitted by your state's law.	

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[Contact Us](#) ›
 U.S. : 1.888.729.7331

Target Credit Card & Target Visa Credit Card

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Payment Mailing Address

Target Card Services
 P.O. Box 660170
 Dallas, TX 75266-0170

[Contact Us](#) ›
 U.S. : 1.888.755.5856
 Outside the U.S.: 1.612.307.8622

Target Business Card

Payment Mailing Address

Target Bank
 P.O. Box 660149
 Dallas, TX 75266-0149

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