



PERSONAL

BUSINESS

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CONFIDENTIALITY POLICIES

Strictly Between You and Us

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Protecting your personal information is important to us

Safeguarding your personal information is one of our top priorities. Underpinning our commitment to your privacy is our Code of Conduct and Ethics, our various policies and practices, and our Privacy Officer, who ensures that the applicable rules are followed.

You can contact the Bank's Privacy Officer by email at confidentiality@nbc.ca or by mail at:

700 De La Gauchetière Street West, Transit 5416-1,
Montreal, Quebec H3B 3B5.

This policy applies to National Bank of Canada and its subsidiaries who provide the public in Canada deposit and lending services, credit, debit and payment cards, and trust, custodial, brokerage, insurance and other personal financial services, including National Bank Trust Inc., National Bank Investments Inc., National Bank Direct Brokerage Inc. and CABN Investments Inc., as well as their successors and assigns. If any subsidiary has its own privacy policy, the provisions of that policy will prevail in the event of any conflict with the provisions of this policy. Some subsidiaries may be subject to specific legislation. A list of our main Canadian subsidiaries can be obtained at any National Bank branch and is also available at nbc.ca.

Obtaining consent

Your consent is essential. Before we obtain your consent in writing or by phone, we take care to clearly explain our practices to you.

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Providing services

To be able to offer the products and services you want and that are best suited to your needs, we need to gather some basic information about you.

For example, when you open an account, we will ask you for your name, address and telephone number.

If you require financial advice, or investment, financing or trust services, we will need to collect information about your financial situation.

In addition, certain laws and regulations require us to gather specific information about you, including information about your identity and your investor profile.

We may record your telephone discussions with our representatives or use video surveillance in our branches to capture your image. The purpose of the recording will be explained each time you are recorded.

With your consent, we may also obtain information about you from third parties to help us assess your eligibility for our financial products and services. For example, for credit products, we contact other lenders, financial institutions or credit bureaus to get your credit history.

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Identifying you

We need your social insurance number (SIN) in order to comply with tax legislation. For example, if you open an account that earns interest, or if you invest in an RRSP or RRF, we will ask you for your SIN so that we can issue tax receipts.

Your SIN also makes it easier for us to identify you with other financial institutions, credit reporting and assessment agencies, public registries, and regulatory authorities and bodies. Although you are not required to disclose your SIN for identification purposes, we think it is in your interest to do so.

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Respecting your choices

With the appropriate consent¹, the Bank and its affiliates or subsidiaries may contact you to offer you products and services that might be of interest. The consent you give us to contact you by telephone or fax takes precedence over the National Do Not Call List².

Should you not wish to receive our product and service offers or other promotional materials, contact your branch, TelNat, your representative or the relevant partner³. If you no longer want to receive promotional emails, simply click on the unsubscribe link in the message and follow the instructions. Your choice will take effect as soon as our systems are updated and always within the prescribed timeframe.

Rest assured that your choices will not impact the services you receive.

Otherwise, we are required to use and disclose some of your personal information in order to open, maintain and manage your account. In these situations, if you refuse or withdraw your consent we will be required to cancel our services.

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Respecting your privacy

Under certain circumstances, we must disclose your information to third parties. When we do share your information, we share only what's necessary.

WHEN REQUIRED TO SERVE YOU

We may share your information with our affiliates and subsidiaries in order to offer you products and services, manage our risks, comply with applicable legislation and update your client profile. We inform them of changes made to your file, which helps to streamline your requests and transactions so that they can be processed more quickly.

Our service providers

We sometimes contract outside providers to perform certain services such as printing cheques, issuing bank cards or managing your investments.

Our service providers are carefully selected. Suppliers are required to sign a confidentiality agreement to access personal information, and may only use that information for the purposes outlined in the agreement. Furthermore, they are required to ensure the same level of protection as is provided by the Bank. When we contract suppliers, they are only given the information necessary to perform the requested services.

Services provided outside Canada

Some of our service providers are located outside Canada. Others, though located in Canada, may store or process your information outside the country. In either case, your information may be subject to the laws of the country in which it is held, including the United States.

If you have any questions about the services provided by our suppliers or the countries where your information may be held, please contact the Privacy Officer (contact details at the beginning of this policy).

WHEN REQUIRED BY LAW

There are certain situations where we are legally permitted or required to disclose information about you. We may therefore disclose your information to various authorities or agencies, including international authorities, notably those in the United States.

WHEN WE NEED TO PROTECT OUR OWN INTERESTS

If we are involved in court proceedings, we may have to disclose personal information about you. Furthermore, if we have to return a cheque for insufficient funds, a third party would then know that your account was overdrawn. Likewise, if we employ an agency to collect funds, a third party would know that you are not meeting your financial obligations.

WHEN PUBLIC INTEREST IS ENDANGERED

We are authorized to investigate any suspected criminal activity and report certain situations. We may contact the authorities and disclose certain information.

¹ We are not always required to contact you to obtain your consent since legislation sometimes allows for implied consent. For example, Canada's Anti-Spam Legislation allows us to send promotional emails to individuals with whom we have existing business relationships, provided they are able to unsubscribe from these messages. For more information on Anti-Spam Legislation, go to www.fightspam.gc.ca.

² For further information about the National Do Not Call List, go to www.lnnte-dncl.gc.ca or call 1-866-580-3625.

³ Regardless of the choice you make, the Bank may continue to send you regulatory inserts, post messages on your account statements or ABM transaction records, and provide you with information on its products and services in person.

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Accessing your information

Unless legal restrictions apply, you have the right to access the information we hold about you free of charge. You must send your request in writing to your branch or your representative at a subsidiary. You can also submit a request through Internet Banking Solutions using the email option in the menu at the top of your account overview. We will respond to your request within 30 days of receipt, unless we inform you that it will take longer, as permitted by law under certain circumstances.

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Keeping information accurate

We take reasonable measures to keep personal information as accurate, complete and current as possible. We rely on you to inform us of any change, errors or inaccuracies concerning your information. If need be, we will do what we can to inform third parties with whom we have shared your information of any changes.

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Safeguarding your personal information

We take reasonable precautions to safeguard your information from loss, theft and destruction, and from unauthorized access, disclosure, duplication, use or modification, regardless of how or where it is stored. To this end, we have implemented various security measures, such as:

Physical measures: Including the protection of infrastructures, e.g., ensuring that access to our premises is secure, and that equipment is in a secure location.

Administrative measures: Aimed at limiting access to your personal information. Only employees who need to consult your information for work purposes may do so.

Technical measures: Such as closely managing passwords and using a firewall.

Furthermore, the passwords, user names and personal identification numbers (PIN) you use to access certain financial services are confidential and only you know them. Our employees cannot access this information and will never ask you for it. Never disclose your passwords, user names or PINs and avoid including personal information in emails. We encourage you to read the “ABCs of Security” at nbc.ca.

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Retaining and destroying information

We retain your information only as long as it is needed. If you stop doing business with us, we must retain certain information in order to, among other reasons, comply with laws, settle future transactions or obtain proof of past transactions. When this information is no longer necessary, it is destroyed. When destroying your information, we follow strict rules and ensure that only authorized personnel has access to it.

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Updating this policy

We reserve the right to update this policy at any time. Any changes will come into effect on the date of the most recent update. By continuing to use our services after this date, you accept the changes made to the policy.

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Questions

If you have any questions or comments about our information handling practices, please contact the Customer Service Manager at your branch, TelNat or your representative at a subsidiary, or write to us at one of the addresses below:

Privacy Officer

700 De La Gauchetière Street West, Transit 5416-1
Montreal, Quebec H3B 3B5
confidentiality@nbc.ca

For further information on this subject, consult the “For better banking relations with you” pamphlet, available in all our branches. In it you will find details of our complaint settlement process and contact information for the Ombudsman for Banking Services and Investments.

You also have the option of contacting the federal or provincial privacy commissioner with jurisdiction over the organization involved. Depending on the situation, it will be one of the following:

Privacy Commissioner of Canada

30 Victoria Street
Gatineau, Quebec K1A 1H3
Toll-free: [1-800-282-1376](tel:1-800-282-1376)
www.priv.gc.ca

Commission d'accès à l'information du Québec

575 Saint-Amable Street, Suite 1.10
Quebec City, Quebec G1R 1G4
Tel.: [418-528-7741](tel:418-528-7741)
Toll-free in Quebec: [1-888-528-7741](tel:1-888-528-7741)
www.cai.gouv.qc.ca

Office of the Information and Privacy Commissioner of Alberta

9925-109 Street, Suite 410 Edmonton, Alberta T5K 2J8
Tel.: [780-422-6860](tel:780-422-6860)
Toll-free: [1-888-878-4044](tel:1-888-878-4044)
www.oipc.ab.ca

Office of the Information and Privacy Commissioner for British Columbia

P.O. Box 9038, Stn. Prov. Govt.
Victoria, British Columbia V8W 9A4
Tel.: [250-387-5629](tel:250-387-5629)

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- [National Bank Financial Markets](#)
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