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# Book of Fine Print

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# Access to Basic Banking Statement

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## Access to Basic Banking Statement

At Coast Capital Savings Federal Credit Union (“**Coast Capital**”) you may open a retail deposit account at any of our branch locations as long as you meet certain conditions. Even if you don’t have an account with us, you may cash Government of Canada cheques or other instruments, free of charge, as long as you meet certain conditions.

In this section, you’ll find information on the conditions for opening a retail deposit account or cashing a Government of Canada cheque or other instrument, as well as lists of acceptable forms of customer identification and Frequently Asked Questions (FAQs).

## Opening an account.

### Required Information

In order to open a retail deposit account you must:

1. Present documents to verify your identity. To satisfy this requirement, either:
  - a. Present two documents from a reliable source. One document must include your name and address, and the other document must include your name and date of birth. Documentation from a reliable source includes:
    - i. Identification issued by Government of Canada or government of a province,
    - ii. Recent notices of tax assessments issued by the Government of Canada or the government of a province or municipality,
    - iii. Recent statements of benefits from the Government of Canada or the government of a province,
    - iv. Recent Canadian public utility bills,

- v. Recent bank account or credit card statements

- vi. Foreign passports, or

- b. Provide a document from a reliable source that includes your name and date of birth, and arrange for your identify to be confirmed by:

- i. A Member in good standing of Coast Capital, or

- ii. A Person of good standing in the community where the point of service or branch is located.

2. Allow Coast Capital to verify the pieces of identification and information you have provided and verify whether any reason to refuse to open a retail deposit account apply to you.

3. Become a member of Coast Capital.

We will record particulars of any identification document you present to us.

If any piece of identification you present bears your former name, you must also present a certificate evidencing your name change, or a certified copy of that certificate.

If, after we have an opportunity to review the pieces of identification and information provided, and we reasonably suspect misrepresentation of your identity, we may require you to present a Canadian federal or provincial government issued piece of identification that bears your photograph and signature.

### Reasons to Refuse

We will refuse to open a retail deposit account if:

1. We reasonably believe the account will be used for illegal or fraudulent purposes;
2. You have a history of illegal or fraudulent activity relating to banks or other financial

service providers, and have engaged in this activity less than seven years before you request to open an account;

3. We reasonably believe you knowingly made a material misrepresentation when providing information for the purpose of opening the account;
4. We reasonably believe it is necessary to refuse to open the account to protect our members or employees from physical harm, harassment, or other abuse;
5. You have not provided the identification or information required for account opening; or
6. You refuse or are unable to become a member of Coast Capital.

If we refuse to open a retail deposit account for you, we will provide a letter advising that we have refused to open the account. The letter will also include information on our complaint handling procedures, contact information for the Ombudsman for Banking Services and Investments as well as for the Financial Consumer Agency of Canada.

## **Cashing government cheques or instruments.**

### **Required Information**

In order to cash your Government of Canada cheque or instrument, you must present us with either:

- A. Two valid pieces of identification from a reliable source. One document must include your name and address, the other document must include your name and date of birth. Acceptable documents include:
  - i. Identification issued by the Government of Canada or the government of a province,

- ii. Recent notices of tax assessments issued by the Government of Canada or the government of a province or municipality,
- iii. Recent statements of benefits from the Government of Canada or the government of a province,
- iv. Recent Canadian public utility bills,
- v. Recent bank account or credit card statements,
- vi. Foreign passports, or

- B. One piece of identification that is issued by the Government of Canada or the government of a province and that bears your signature and photograph, or
- C. Any document from a reliable source that includes your name and date of birth, and arrange for your identify to be confirmed by:
  - i. Member of Coast Capital who is in good standing; or,
  - ii. Person of good standing in the community where the point of service or branch is located.

### **We are not required to cash a government cheque or instrument if:**

1. The Government cheque or instrument is greater than \$1,750.00; or
2. There is evidence that the cheque or instrument has been altered or counterfeit; or
3. If Coast Capital has reasonable grounds to believe that there has been illegal or fraudulent activity in relation to the cheque or instrument.

If we refuse to cash a Government cheque or instrument, we will provide you a letter advising that we have refused to cash the cheque or instrument. The letter will detail Coast Capital's

complaints procedures, as well as contact information for the Financial Consumer Agency of Canada and our external complaints body.

Note: Any documents required to be presented for the purposes of opening a retail deposit account, accessing funds, or cashing Government cheques or instruments MUST be:

- a. Original, valid and not substantially defaced; and
- b. In the case of a piece of identification issued by the government of a province, usable for identification purposes under the law of the issuing province.

## Frequently Asked Questions

### **Q: Do I need to make a minimum deposit?**

A: No, you don't need to make a minimum deposit to open a retail deposit account. However, you are required to become a Coast Capital member and purchase five membership shares.

### **Q: Do I need a permanent address to open a retail deposit account?**

A: As a federal credit union, we require you to provide a permanent residential address in order to become a member and to open a retail deposit account. Further, we are required by law to request your address, and we may ask you for supporting documentation such as a recent phone bill showing your name and address to verify you live where you say you do.

### **Q: How do I become a member of Coast Capital?**

A: Once we verify your identification and information provided, you complete an application for membership and purchase five membership shares in the equity capital of Coast Capital. Upon issuance of the membership shares, we record your name and permanent address in our membership register. From there, you will have all

the rights and responsibilities of a member as outlined in our Credit Union Rules.

### **Q: Do I need to be employed to open a retail deposit account?**

A: No, you do not need to be employed to open a retail deposit account. However, we are required by law to ask about the nature of your principal business or occupation.

### **Q: Can I open a retail deposit account if I've been bankrupt?**

A: Yes, you may open a retail deposit account even if you have declared bankruptcy, as long as, there is no evidence indicating the bankruptcy was due to fraudulent or illegal activity.

### **Q: What is a Government of Canada cheque or instrument?**

A: Any cheque or instrument issued by the federal government, such as an Employment Insurance, Old Age Security, or GST credit would be considered a 'Government of Canada cheque or instrument'. Cheques or instruments issued by provincial governments or their agents are not considered 'Government of Canada cheques or instruments'.

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# Hold Funds Policy

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## Hold Funds Policy

*(For the purpose of this policy, “cheque” includes paper-based negotiable instruments such as certified cheques, bank drafts or money orders.)*

### **Holds for personal accounts.**

When you deposit a cheque into your **Coast Capital personal deposit account**, we may withhold the funds for a short time, until the cheque is cleared at the financial institution on which it is drawn. This is called a “hold-funds period”. When a hold-funds period is in effect, your held funds will not be available for withdrawal or used for payments.

Our standard hold-funds period for cheques that are encoded with magnetic ink character recognition and are not damaged or mutilated is a maximum of five (5) business days, starting from the day you deposit the cheque.

*(For the purpose of this policy, “business day” refers to regular weekdays only and excludes Saturdays, Sundays, and statutory holidays.)*

For cheques deposited to your personal deposit account, we make the first \$100 of the funds deposited available to you immediately.

We may extend the maximum hold period or restrict access to the first \$100 of all funds deposited if:

- a cheque has been endorsed more than once
- a cheque is deposited six months or more after it was dated
- a cheque is not issued in Canadian dollars
- a cheque is issued from an account at a bank branch outside of Canada
- we have reasonable grounds to suspect there may be illegal or fraudulent activity in relation to an account

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# Coast Alerts

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## **Holds for business accounts.**

If you deposit a cheque into a **Coast Capital business deposit account**, which is held by an eligible enterprise, we may extend the maximum hold period if we have reasonable grounds to believe there is a material increased credit risk.

*(For the purpose of this policy, “eligible enterprise” includes businesses with authorized credit of less than \$1 million, fewer than 500 employees, and annual revenues of less than \$50 million.)*

## **Factors that can influence the hold-funds period.**

The length of time you have been a member of Coast Capital, the amount of funds currently held in your account, and the amount and characteristics of the cheque being deposited may influence whether the funds will be held. In some circumstances cheques may be sent to “collection”, which means the funds will be credited to your account only once the cheque clears the other financial institution and Coast Capital has received the funds.

## **Your responsibility.**

Ultimately, you are responsible for any cheque you deposit. If we must return a cheque for any reason, we will remove the funds from your account. Cheques may be returned if they are drawn on an account with non-sufficient funds (NSF) or on a closed account, or in response to a stop payment request. This may occur after the maximum hold period on a cheque expires.

## Coast Alerts

We will send you automatic electronic alerts regarding your personal deposit accounts, and/or credit products, as applicable.

Alerts will be sent to your email address if your balance or available credit falls below \$100 or any amount you indicate to us.

If you do not communicate a threshold amount to us, the threshold amount will be set to \$100.

You may opt-out of receiving these alerts at any time through Coast Online Banking, Coast Mobile Banking or by contacting us.

You will not receive threshold alerts if we have not been provided with your email address.

For more information about Coast Alerts, please visit [coastcapitalsavings.com/alerts](https://coastcapitalsavings.com/alerts) or contact the Advice Centre at **1.888.517.7000**

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# Prohibited Conduct

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## Prohibited Conduct



Coast Capital Savings Federal Credit Union (“**Coast Capital**”) is governed by the *Bank Act*, which requires us to inform you of our obligation not to:

1. Impose undue pressure or coerce a person<sup>1</sup> for any purpose, including to obtain a product or service as a condition for obtaining another product or service from Coast Capital (also known as, ‘coercive tied selling’);
2. Take advantage of a person.

### What is undue pressure?

Undue pressure means any pressure, imposed in the form of a practice or a communication or otherwise, that could be considered to be excessive or persistent in the circumstances.

### What is coercive tied selling?

Coercive tied selling means being unduly pressured to buy a product or service you don’t want, from us or our affiliates, just to obtain another product or service. The following examples will help to illustrate coercive tied selling and what is not allowed:

**Scenario 1:** A Coast Capital mortgage specialist tells you that you qualify for a home mortgage. However, you are also told we will approve your mortgage **only** if you transfer your investments to Coast Capital or one of our affiliates.

**Scenario 2:** A Coast Capital credit officer tells you that you qualify for a Registered Retirement Savings Plan (RRSP) loan. However, you are also told we will approve the loan **only** if you redeposit the money in a Coast Capital GIC.

Both of these scenarios are examples of coercive tied selling, and are against the law. If you qualify for a product, a Coast Capital employee is not allowed to unduly pressure you to buy another unwanted product or service as a condition for receiving the product you want.

### What IS NOT coercive tied selling?

Certain sales practices do not constitute coercive tied selling. For example, **preferential pricing and bundling of products and services** offers existing and potential members better prices or more favorable terms, as a tangible way to show our interest in your business and appreciation for your loyalty. Neither of these is coercive tied selling because they provide members the choice to buy the product or service on its own, or take advantage of preferential or bundling incentives.

### What is preferential pricing?

Preferential pricing means offering members a better price or rate on all or part of their business with Coast Capital. You may be familiar with this if, for example, a printer offers a lower price per business card when you purchase a thousand cards instead of a hundred. Similarly, at Coast Capital, we may be able to offer you preferential pricing – a higher interest rate on investments or a lower interest rate on loans – if you use more of our products or services. The following examples will help to illustrate preferential pricing:

**Scenario 3:** After approving your application for a home mortgage from Coast Capital, your mortgage specialist tells you that this mortgage would be available at a lower interest rate if you transfer your investments to Coast Capital or one of our affiliates.

**Scenario 4:** After approving your application for a RRSP loan, your credit officer offers you a lower interest rate if you use the loan to deposit funds in a Coast Capital GIC.

The practices illustrated above are acceptable because the approvals of your mortgage and RRSP loan are **not conditional** on you taking another of our products or services. Preferential pricing simply encourages you to choose to provide us more of your business.

### What is bundling of products and services?

<sup>1</sup> In this section, “person” refers to both individual and businesses.

Coast Capital often combines products or services to provide members better prices, incentives, or more favourable terms. By linking or bundling our products or services, we are often able to offer them to you at a lower combined price, compared to buying each product on its own. A common example you may be familiar with is when a fast-food chain advertises a meal combination that includes a burger, fries, and a drink. The overall price is lower than if you bought each item separately. Similarly, we may offer bundled financial services or products so that you can take advantage of packaged prices that are less than the sum of the individual items. The following example will help to illustrate bundling of products and services:

**Scenario 5:** You plan to open a deposit account with charges for individual transactions. The Coast Capital employee offers a package of services including a comparable deposit account, a credit card with no annual fee, and a discount on purchasing office cheques. The total price for the package is less than if you purchased each product and service separately.

Bundling products and services in this way is permitted because you have the choice to buy the items individually or in a package.

## **How do we manage our credit risk?**

Carefully managing the risk on the loans we approve, ensures the safety of our members, depositors, and creditors. At law, Coast Capital is allowed to impose certain requirements on borrowers as a condition for granting a loan, but only to the extent necessary to manage our risk. The following example will help to illustrate how we manage such risk:

**Scenario 6:** You apply for an operating loan for your business. To manage the risk associated with the loan, Coast Capital requires your business to maintain an operating account with us as a condition for obtaining the loan.

The above example is legal and necessary. Maintaining your business' operating account with Coast Capital allows us to assess possible risks associated with your business' cash flow, and manage the risk associated with the loan. However, our requirements for borrowers will always be reasonable and consistent with our level of risk.

## **Our commitment to you.**

We expect all Coast Capital employees to comply with the law prohibiting undue pressure, coercion, or taking advantage of any person, for any purpose. To ensure this, we provide our employees with information and regular training on acceptable sales practices. We urge you to let us know if you believe you have experienced any of these prohibited activities in any of your dealings with us. Information regarding how to contact us can be found in the "Resolving Your Complaint" section of this booklet.

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# Power of Attorney and Joint Deposit Accounts

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## Power of Attorney and Joint Deposit Accounts

### What is a joint deposit account?

A joint deposit account is a bank account in which two or more people have ownership rights over the same account. Ownership rights can include the right for all account holders to withdraw or deal with the funds in the account, no matter who deposits the money into the account. At Coast Capital, joint deposit accounts must be opened under a *joint membership*. When you open a joint membership, you'll have the option to open one or more deposit accounts. Each deposit account opened under a joint membership will be considered a joint deposit account.

As a joint account member, you share equal access to the joint deposit account(s) under that membership and share equal responsibility for all the transactions made through the account(s). This means that unless you state otherwise, the other joint member(s) is free to make withdrawals or other transactions without your consent, and the funds in the account(s) may be subject to creditors' rights or other claims that might exist against the other joint member(s). Joint deposit accounts also include the right of survivorship, meaning if one of the joint members dies, the assets in the joint deposit account(s) automatically pass to the other joint member(s) and do not form part of the deceased's estate funds. Coast Capital's Personal Account and Services Agreement outlines the terms and conditions applicable to joint deposit accounts.

Additional information regarding joint deposit accounts is available on the Government of Canada's website: [What every older Canadian should know about Powers of Attorney \(for financial matters and property\) and Joint Bank Accounts.](#)

## What is a Power of Attorney?

A Power of Attorney is a legal document that you sign to give one or more persons the authority to manage your money and property on your behalf. In most of Canada, the person(s) you appoint is called an “attorney”. In spite of the term, the person(s) you choose does not have to be a lawyer, but should be someone you trust.

Among other requirements, you must be mentally capable at the time you sign any type of Power of Attorney for it to be valid. The legal definition of mental capacity may vary among provinces and territories, so we recommend consulting a lawyer before signing a Power of Attorney.

Additional information regarding Power of Attorney, including advantages, risks, and how to choose an attorney, is available on the Government of Canada’s website: [What every older Canadian should know about Powers of Attorney \(for financial matters and property\) and Joint Bank Accounts.](#)

## What type of Power of Attorney do we accept?

We do not offer our own form of Power of Attorney, but we would accept your own Power of Attorney, so long as it meets the following requirements:

- It is signed by you;
- It is witnessed and dated by a lawyer or notary;
- It complies with the formal requirements of the region where it was signed (province/ territory or foreign jurisdiction) and the region where it is accepted; and
- It is the original, notarized or certified true copy.

We will not accept a Power of Attorney that:

- does not meet one or more of the above requirements;
- would require us to monitor the attorney’s activity;

- is unclear; or
- is from another financial institution, because it would not allow the attorney to conduct transactions with Coast Capital.

## How to set up a Power of Attorney.

When setting up a Power of Attorney with Coast Capital, you or your attorney will need to meet our standards for identification: you or your attorney will need to provide two pieces of acceptable identification, one of which must be government-issued and include a photo. Refer to our website, [coastcapitalsavings.com](http://coastcapitalsavings.com), for a list of acceptable customer identification. We also require a specimen signature from your attorney and an original or original notarized copy of your existing Power of Attorney. Your attorney may be added to your existing account(s) in accordance with the existing Power of Attorney, but your attorney cannot open a new membership on your behalf.

If a Power of Attorney or an attorney’s instructions require further review, we will inform you or your attorney that a review is required and will provide a general timeline for the review. If the review is related to potential financial abuse or other illegal activity, we are not required to inform the attorney, and may in fact be prohibited from informing the attorney about the review.

## How to cancel the Power of Attorney.

The Power of Attorney can be cancelled at any time, as long as you’re not mentally incapacitated. You will need to provide us with written notice indicating that you wish to cancel the Power of Attorney.

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# Modification or Replacement of Existing Products or Services

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## Modification or Replacement of Existing Products or Services

### Documented Procedures

#### Overview

Coast Capital has specific procedures and timelines in place that comply with the FCAC's Commitment on Modification or Replacement of Existing Products or Services and the *Bank Act* Consumer Protection Provisions. This applies to all service fee and product changes, whether they fall into the retail or business banking group.

#### Procedures

A minimum of 60 days in advance, Coast Capital provides notice to our membership through print and e-statement inserts, branch collateral, website notifications, and online banking messaging. In instances where we are changing or replacing an existing product/service and are increasing the applicable charges, we will also draft personalized letters outlining the changes and the modified product/service to which we propose to move the member, the effective dates, and outline other available product and/or service options.

#### Product changes after notice.

Should a member decide to change their product/service or altogether cancel their product/service within the 90 days following the effective date, Coast Capital will promptly change or cancel the product/service and refund the difference in fees, if any, between the charges for the replacement or modified product/service and the charges for the product/service before the change.

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# Resolving Your Complaint

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## Resolving Your Complaint

### Talk to us about your complaint.

As a valued member of Coast Capital we appreciate your feedback and are committed to doing everything we can to resolve your complaint. Connect in person, by email or over the phone. Our frontline employees will work with you to attempt to resolve your complaint in a fair and consistent manner.

### For Coast Capital banking products:

#### Coast Capital Advice Centre

Toll-free: 1.888.517.7000

#### Find a Coast Capital branch:

[coastcapitalsavings.com/contact/  
find-a-branch](https://coastcapitalsavings.com/contact/find-a-branch)

### For Auto Equipment Finance:

Auto Equipment Finance

Toll-free: 1.877.375.2777

**Auto:** [CoastAuto@coastcapitalsavings.com](mailto:CoastAuto@coastcapitalsavings.com)

**Equipment:** [CService@coastcapitalsavings.com](mailto:CService@coastcapitalsavings.com)

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## Contacting a designated complaint handling team.

If you are not satisfied with the resolution provided by our frontline employees, you may request that your complaint be escalated to the appropriate designated complaint handling team, or you may escalate the complaint directly.

If you are not provided with a resolution in 14 days of your complaint being communicated to us, we will escalate the complaint to a designated complaint handling team on your behalf.

Once received, a designated complaint handling team will continue working with you in an effort to provide you with a resolution to your complaint in a timely manner.

### **For Coast Capital banking products:**

Member Relations Team  
#800-9900 King George Blvd  
Surrey, BC V3T 0K7  
[MemberRelationsTeam@coastcapitalsavings.com](mailto:MemberRelationsTeam@coastcapitalsavings.com)  
Local: 604.517.7764 Toll-free: 1.844.517.7764

### **For Auto Equipment Finance:**

Auto & Equipment Finance Relations Team  
Attn: Credit Review Specialist  
#800-9900 King George Blvd  
Surrey, BC V3T 0K7  
[AEFRelationsTeam@coastcapitalsavings.com](mailto:AEFRelationsTeam@coastcapitalsavings.com)  
Local: 604.293.0202 Toll-free: 1.877.293.0202

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## **Contacting the Complaint Resolution Office.**

If you are not satisfied with the resolution provided by our designated complaint handling team, you may appeal the decision to Coast Capital's Complaint Resolution Office. The head of the Complaint Resolution Office is the most senior person responsible for escalated complaints within Coast Capital.

Complaint Resolution Office  
#800-9900 King George Blvd  
Surrey, BC V3T 0K7  
[complaintresolutionoffice@coastcapitalsavings.com](mailto:complaintresolutionoffice@coastcapitalsavings.com)  
Local: 604.517.7765 Toll-free: 1.844.517.7765

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## **Contacting the external complaint body.**

You may contact the Ombudsman for Banking Services and Investments (OBSI) if:

1. You are not satisfied with the final decision from the Coast Capital Complaint Resolution Office. Please keep in mind that the OBSI requires you to submit your complaint within 180 days after receipt of the final decision from the Complaint Resolution Office.

2. Your complaint has not been resolved within 56 days of Coast Capital receiving your complaint.

Ombudsman for Banking Services and Investments  
20 Queen Street West, Suite 2400  
PO Box 8, Toronto, ON M5H 3R3  
[ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)  
[www.obsi.ca](http://www.obsi.ca)  
Toll-free: 1.888.451.4519

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## **Contacting a regulatory body.**

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions for compliance with consumer provisions. While the FCAC does not resolve complaints, you may contact FCAC at any time for more information about complaint handling requirements:

Financial Consumer Agency of Canada  
427 Laurier Avenue West, 6th Floor  
Ottawa, ON K1R 1B9  
[www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)  
Consumer Contact Centre: 1.866.461.3222

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# Codes of Conduct and Public Commitments

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Coast Capital has adopted a number of voluntary codes of conduct and public commitments designed to protect our members' interests. The codes and commitments establish the standards you can expect when doing business with Coast Capital.

1. [Canadian Code of Practice for Consumer Debit Card Services](#)
2. [Online Payments](#)
3. [Guidelines for Transfers of Registered Plans](#)
4. [CBA Code of Conduct for Authorized Insurance Activities](#)
5. [Principles of Consumer Protection for Electronic Commerce: A Canadian Framework](#)
6. [Plain Language Mortgage Documents – CBA Commitment](#)
7. [Low-Cost and No-Cost Bank Accounts](#)
8. [Code of Conduct for the Credit and Debit Card Industry in Canada](#)
9. [Code of Conduct for Bank Relations with Small and Medium-sized Businesses](#)
10. [Commitment on Modified or Replacement of Existing Products & Services](#)
11. [Code of Conduct for Federally Regulated Financial Institutions – Mortgage Prepayment Information](#)
12. [Commitment to Provide Information on Mortgage Security](#)
13. [Commitment on Powers of Attorney and Joint Deposit Accounts](#)
14. [Code of Conduct for the Delivery of Banking Services to Seniors](#)



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# About Our Privacy Policy

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## About Our Privacy Policy

### Your privacy is our priority.

As a member of Coast Capital<sup>2</sup>, you trust us with your personal information and it's important to us that we maintain your trust. We're committed to maintaining the security, confidentiality and privacy of your personal information.

Our Customer Privacy Policy, developed in accordance with privacy laws, is in place to protect your personal information. This brochure answers some common questions about the use of your personal information. To review a copy of our full Coast Capital Customer Privacy Policy, visit any branch or visit [coastcapitalsavings.com/Privacy](https://coastcapitalsavings.com/Privacy).

The information we collect from you depends on the specific products and services you request. Most of the information we collect about you is received directly from you such as your name, Social Insurance Number, address, date of birth, and occupation. We also collect contact information such as your phone number or email address.

### How we use and protect your personal information.

#### How do we obtain your consent?

Before we collect, use or disclose your information, we will obtain your consent, except in accordance with privacy laws. We will only make your consent a condition of obtaining a product or service when it is reasonably required for us to provide that product or service. Consent can be obtained verbally, electronically or in writing. It may also, in some circumstances, be implied, such as when you leave a telephone number and request that we call you. You can also give express consent through an authorized representative such as a lawyer, agent or broker.

<sup>2</sup> Coast Capital is defined as Coast Capital Savings Federal Credit Union and the Coast Capital Savings Group of Companies. The Coast Capital Savings Group of Companies is comprised of Coast Capital Savings Federal Credit Union and each of its subsidiaries, affiliates, divisions, and other associated companies. For clarity, this includes Coast Capital Financial Management Ltd., Coast Capital Wealth Management Ltd., Coast Capital Equipment Finance Ltd., Travelers Finance Ltd. and Travelers Leasing Ltd.

## **How is your personal information used?**

We use personal information in order to establish your identity, protect you and us from fraud or error, to comply with legal and regulatory requirements, and to provide and administer the products and services, you request. Your personal information may also be used to help us understand your needs and eligibility for products and services, and to recommend suitable products or services. More information can be found in our full Coast Capital Customer Privacy Policy - visit any branch or [coastcapitalsavings.com/Privacy](https://coastcapitalsavings.com/Privacy).

## **How do we safeguard your personal information?**

We protect your information against unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks using thorough and reasonable safeguards, training, and security measures.

## **Do we share your personal information with other companies?**

When necessary, we will share information with credit bureaus or suppliers such as computer data service providers, cheque printers, card manufacturers or market researchers. Contractual agreements are in place with these suppliers to ensure all information is kept secure and confidential. Under no circumstances do we sell or give customer lists to other companies. More information can be found in our full Coast Capital Customer Privacy Policy - visit any branch or [coastcapitalsavings.com/Privacy](https://coastcapitalsavings.com/Privacy).

## **How do you opt out?**

We understand that you may not want us to use your information in certain ways. That's why, where possible, we give you the choice to opt out of having your information shared. To do this, simply visit a Coast Capital branch and complete a form indicating your privacy choices. Withholding consent to certain uses of information may restrict our ability to provide you with a particular product

or service. If so, we will explain the situation to help you with your decision.

## **What happens if you opt out of sharing information for marketing purposes?**

If you choose this option, you will no longer receive information on such things as special offers, new products, financial advice, newsletters, or information on community and special events. We will continue to send what we are required by law such as account statements and notice of general meetings of members. If you receive your account statement by mail, you will also continue to receive promotional or informational inserts.

## **How can you access your information?**

Much of the information we have about you is available on your account statements, Coast Online or Coast Mobile® Banking. You can request access to your information at a branch or by calling our Advice Centre where staff will complete the Access to Information Request Form and forward it to the Privacy Office on your behalf. Individuals can also write directly to the Privacy Office to request their information. Unless prevented by law, we can provide you with the information we have under our control, including how we have used it and who we may have shared it with.

## **How long do we keep your information?**

Your information will be retained as required for legal or business purposes. In most cases, the government requires us to keep a record of your Social Insurance Number for tax reporting purposes. When your information is no longer required, we will then destroy it or make it unidentifiable to prevent unauthorized access.

## **How do we keep your information current?**

We take reasonable steps to ensure your information is accurate and current, but you can help by informing us when the information in our control is not current or contains an error.

## How to contact us.

Our Privacy Office oversees compliance with our Policy and privacy laws. One of the Privacy Office's duties is to respond to your inquiries. Please contact us if you have questions about your privacy or our Policy, or if you have a complaint about our collection, use or disclosure of your information.

Privacy Office, Coast Capital  
#800 - 9900 King George Blvd.  
Surrey, BC V3T 0K7  
[centralprivacy.office@coastcapitalsavings.com](mailto:centralprivacy.office@coastcapitalsavings.com)  
Toll-free: **1.888.517.7000**

## Contact the Office of Privacy Commissioner of Canada.

We like to work with you to resolve any privacy concerns you have; however, if you are still unsatisfied with our decision, process, or complaint management, you may contact the Office of Privacy Commissioner of Canada at:

Office of the Privacy Commissioner of Canada  
30 Victoria Street  
Gatineau, Quebec K1A 1H3  
Toll-free: **1.800.282.1376**  
[www.priv.gc.ca/en](http://www.priv.gc.ca/en)

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## How to contact us.

We're everywhere you are—in-person and remotely. You'll find our branches in the Metro Vancouver, Fraser Valley, Vancouver Island and Okanagan regions of British Columbia. And if you prefer to contact us from the comfort of your own home, we can complete many financial transactions and services remotely over the phone.

**Metro Vancouver: 604.517.7000**

**Greater Victoria: 250.483.7000**

**Toll-free: 1.888.517.7000**

[coastcapitalsavings.com](http://coastcapitalsavings.com)

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