

# CANADIAN TIRE'S

## FREQUENTLY ASKED PRIVACY QUESTIONS

Canadian Tire knows that our customers trust us with their personal information and we intend to continually earn that trust by treating your personal information with care. Canadian Tire has a [Privacy Charter](#) which explains how we collect, use and disclose the personal information of our customers. The Privacy Charter and these frequently asked questions are available on our website, [www.canadiantire.ca](http://www.canadiantire.ca) under **Privacy and Security** or on request.

### Table of Contents

1. Who is Canadian Tire?
2. What is "personal information"?
3. Why do we need your personal information?
4. Why do we ask for your Social Insurance Number (SIN)?
5. When do we need a credit bureau report?
6. How do we obtain your consent to use your personal information?
7. What information do we need from you?
8. Why do we record our calls?
9. Why do we use video surveillance?
10. What are "cookies" and what information is collected online?
11. Why do we share your information?
12. How can you opt-out of receiving marketing?
13. How can you review and/or obtain copies of the personal information we have about you?
14. How can you ask further questions?

---

#### 1. Who is Canadian Tire?

Canadian Tire is Canadian Tire Corporation, Limited and its family of companies including Canadian Tire Financial Services Limited, Canadian Tire Bank, Canadian Tire Real Estate Limited, Mark's, FGL Sports Ltd., Canadian Tire Petroleum and PartSource. Canadian Tire also includes any successors or subsidiaries of the above-listed companies. Canadian Tire stores and certain Mark's and FGL stores are owned and operated by independent dealers or franchisees. Canadian Tire gas bars are operated under license by independent retailers. As independent businesses, these dealers, franchisees, and retailers are responsible under applicable laws for adopting their own privacy policies to protect your personal information in a manner consistent with this Privacy Charter.

#### 2. What is "personal information"?

Personal information means information about an identifiable individual. Personal information includes name, address, age, income, date of birth, financial information and credit records, as well as your opinions, preferences and purchase patterns.

#### 3. Why do we need your personal information?

You do not have to provide us with personal information to purchase merchandise, but in certain instances, we need your personal information in order to do business with you. Following are some examples of the personal information that our Retail Services, Financial Services and the Canadian Tire loyalty reward program or other loyalty or preferred customer programs (each Loyalty Program) need and why.

#### Retail Services

Most of the information collected about you for retail services is very basic information that we need to complete a purchase, provide you with a refund or exchange or process and keep track of transactions. Examples of information that may be collected to complete an in-person purchase, or refund may include things such as your name, address, telephone number, and a description of the item requested or purchased.

Generally, we request your address and phone number only if the item you purchased will be sent to you at a later date, or if you are receiving a refund.

You may visit one of Canadian Tire's websites just to browse, or make an online purchase. If you make a purchase, we collect personal information such as your name, address, e-mail address, phone number, and credit card information. For details about the information we collect on our Website, see the section below on Cookies.

#### Financial Services

Banks and financial institutions require certain information in order to open credit-related accounts and deposit accounts. For example, name, address and date of birth are required to identify you and process your application; information about your background (for example, occupation) and financial circumstances like assets, income, other financial commitments, to determine if you are eligible for products and services; credit reports and other information to assess and update your credit worthiness; transactional and payment patterns to identify credit risk, fraud risk, and suspicious activities and to fulfill regulatory obligations such as anti-money laundering and anti-terrorist financing regulations.

Depending on the financial product, some information is required by law. For example, your name, address, date of birth, employment information and details of government issued identification documents are required under anti-money laundering and anti-terrorist financing regulations, and your social insurance number (SIN) is required for reporting purposes under the Income Tax Act.

#### Demographic Information.

We may use personal information in an aggregated, de-identified form about our customers to improve our services, to study trends, for statistical analysis, to develop products and programs, for marketing purposes and/or for industry reporting purposes. We may share such aggregated, de-identified information with members of the Canadian Tire family of companies, our partners, our agents, service providers and advertisers.

**4. When do we ask for your Social Insurance Number (SIN)?**

Financial Services

When you apply for products such as a deposit account or GIC, we are required to collect your SIN for reporting purposes under the Income Tax Act.

We may also ask for your SIN for other purposes, however, providing your SIN for other purposes is optional. Your SIN is used by credit bureaus/consumer reporting agencies to distinguish you from others with a similar name and your SIN provides us with more accurate credit bureau/consumer reporting agency information. We do not treat you differently because you choose not to disclose your SIN for these other purposes. If you do provide it to us, it makes the exchange of information with credit bureaus/consumer reporting agencies more timely and accurate.

**5. When do we need a credit bureau report?**

Financial Services

If you are applying for a credit-related product or service, we need a credit bureau report on you to determine your credit-worthiness and the appropriateness of granting you credit and we will continue to obtain credit reports, from time to time, to update your credit-worthiness in order to administer the credit facility or loan. The credit/consumer reporting system relies on the accuracy and completeness of the information provided to credit bureaus/consumer reporting agencies. As such, during the term of a credit facility or loan, we will collect, use, or share your personal information with the credit bureaus/consumer reporting agencies to support and maintain the integrity of the credit/consumer reporting system. However, if an account is closed voluntarily with no balance remaining on the account, we will stop providing the related account information to the credit bureaus.

**6. How do we obtain your consent to use your personal information?**

We obtain your consent in different ways depending on the circumstances and the sensitivity of the information. Consent may be oral or written, express or implied. Your express consent (verbal, written or electronic agreement) will generally be obtained to collect, use or disclose sensitive personal information such as your personal financial information. We may rely on implied consent to collect, use or disclose your personal information in circumstances where a customer relationship already exists or the purpose of using the personal information is reasonably apparent to you.

In certain circumstances, the law permits or requires that we collect, use or share your personal information without your consent. For example, we may provide your personal information in response to a search warrant, or other legally valid inquiry, or to an investigative body in the case of a breach of an agreement or a contravention of law, to realize on security pledged for a loan, or to investigate or prevent loss or harm to persons or property.

**7. What information do we need from you?**

In order to provide you with products or services, administer your account and provide you with exceptional customer service, there is certain personal information that our Retail Services (for example, Canadian Tire retail, Mark's, Canadian Tire Petroleum, FGL and Partsource), Financial Services (for example, Canadian Tire Financial Services Limited and Canadian Tire Bank) and

Loyalty Program may need from you. The following are some examples of the information that we may need from you and why.

### Retail Services

Mark's has created an online database on marks.com. Customers may register on the database to enable tracking of on-line purchases at www.marks.com. Registration is entirely voluntary and customers may correct their information or remove themselves from the database at any time.

Mark's may also collect personal information about employees of various companies who are Mark's corporate clients. For example, a company may contract with Mark's to supply all of its employee uniforms. When the employee makes his or her purchase, Mark's collects information about the nature of that employee's purchases, and may provide that information to the employer.

Sometimes you may voluntarily provide information to Mark's. For example, this occurs when you fill out Mark's Customer Satisfaction Survey. The goal of this program is to gauge customer feedback via both an Internet and telephone survey. The survey will ask customers a variety of questions regarding their most recent experience at the store and will help ensure that we consistently deliver an excellent customer experience. Mark's uses that information to respond to your query, and to keep track of customer feedback, which enables us to continuously improve.

Canadian Tire online may collect your name, email, postal code, country and phone number in order to provide you with information on upcoming sales. Mark's may collect your email address, name, address, city, province, country, postal code, gender, household income and age range in order to provide you with advance notice of upcoming promotions and exclusive offers, news of on-line and in-store special event, information on products and services and notices of contests. PartSource may collect your name, email and postal code in order to send you a monthly e-newsletter and money saving coupon offers

### Financial Services

We need your name and address in order to prepare and send you a monthly statement for your card account.

Canadian Tire Bank is also required by law to know its customers and to verify the identity of its customers before entering into a business relationship or opening an account. Canadian Tire Bank uses third parties including credit bureaus/consumer reporting agencies for these purposes and we need your consent to do this. If you do not provide us with your consent, we cannot enter into a business relationship with you or open an account for you.

#### **8. Why do we record our calls?**

Your customer experience is important to us which is why we train our customer service representatives on an ongoing basis. It is important for us to understand how our representatives are handling your questions and concerns. As such, if you have a telephone conversation with our representatives, we may monitor the call for training and quality control purposes. Please be aware, certain calls may be recorded for record keeping purposes. For example, your call may be recorded when you apply for a product or service, or authorize us to activate or enrol you in a product or service by phone. We will inform you before proceeding with the call if it will be monitored or recorded for these purposes.

## 9. **Why do we use video surveillance?**

Many of our retail stores, including Canadian Tire, Mark's, PartSource, FGL and Canadian Tire Gas Bars are equipped with surveillance cameras. These cameras are in place for your safety as a customer, as well as for the safety of our own employees and to protect us against shoplifting or vandalism. If a store has a camera, there will be signs posted alerting you to that. The information on our video systems that record your image are typically kept for a short period of time before they are overwritten with new information or deleted. They are only shared with appropriate third parties under circumstances where Canadian Tire is required or authorized by law to do so. See question 6 above for further information.

## 10. **What are "cookies" and what information is collected online?**

In general, you can visit our websites without telling us who you are or submitting any personal information. However, we collect the IP (Internet protocol) addresses of all visitors to our websites and other related information such as page requests, browser type, operating system and average time spent on our websites. We use this information to help us understand our website activity, and to monitor and improve our websites.

Cookies are small text files that contain a unique identifier which is placed on your computer when you visit a website. When you visit a website, the website saves the file with a matching identifier. When you revisit the site days or weeks later, the site can recognize you by matching the cookie on your computer with the matching identifier in its database. We use cookies on the pages on our websites where you are prompted to log in or that are customizable. These cookies may let us know who you are and will provide us and our service providers with information (such as your language choice) that we use to personalize our websites in accordance with your preferences. You may set your browser to notify you when you receive a cookie or to not accept certain cookies. However, if you decide not to accept cookies from our websites, you may not be able to take advantage of all of the features of our websites.

We may also use a technology called "tracer tags" or "Web Beacons". This technology allows us to understand which pages you visit on our website or what e-mail communications you receive and open. For example, the information we collect through this technology may include the first date and time you open our e-mail, and whether you click any links included in our e-mail. This information helps us optimize and tailor our websites and marketing communications for you and others.

We may offer you the opportunity to engage with our content on or through third-party social networking websites, plug-ins and applications. When you engage with our content on or through third-party social networking websites, plug-ins and applications, you may allow us to have access to certain information associated with your social media account (e.g., name, username, email address, profile picture, gender) to deliver the content or as part of the operation of the website, plug-in or application. When you provide information from your social media account, we may use this information to personalize your experience on our websites and on the third-party social networking websites, plug-ins and applications, and to provide you with other products or services you may request.

## 11. **Why do we share your information?**

We may need to transfer your personal information in order to provide you with the products and services you have requested. The following are examples of why our Retail Services (Canadian

Tire stores, Mark's, FGL and PartSource), Financial Services (Canadian Tire Financial Services Limited and Canadian Tire Bank) and Loyalty Program need to share your information.

We may need to share your personal information with affiliates and/or service providers such as credit bureaus/consumer reporting agencies, data storage providers, data and payment processors, credit card printers, cheque printers, claims processors, collection agencies, statement producers and mailing houses (i.e., to mail your statement; to provide any necessary legal communications) in order to provide certain services to you. We limit the information we share to only what is required to perform the service. We do not necessarily share your personal information with each and every type of company listed above. The personal information we share with other companies will naturally depend on the products and services you are receiving.

Designated employees may collect, use, and exchange personal information with other financial institutions and other entities as permitted by law, such as investigative bodies and law enforcement.

There is a close relationship between Canadian Tire Financial Services Limited and Canadian Tire Bank, as such sharing is necessary between the entities in order to provide services to you, eg. Canadian Tire Financial Services Limited operates a call centre that provides call centre services to Canadian Tire Bank.

#### **12. How can you opt-out of receiving marketing?**

You may decide that you do not want your personal information used or shared for marketing purposes. If this is the case, you may always withdraw or refuse your consent at any time by contacting us using the information set out in Section 14 below. We will process your request as soon as possible but it may not be in time to remove you from promotions already in progress. Please remember that even if you have opted out of receiving marketing communications, we may still contact you for non-marketing purposes such as fraud, collections, account maintenance and transactional and/or operational purposes.

#### **13. How can you review and/or obtain copies of the personal information we have about you?**

Once we receive your written request, our goal is to respond to your request within thirty (30) days of receipt. If, for some reason, we are unable to respond to your request within this time frame, we will contact you and explain the reason for delay.

There may be times where the law permits us to refuse your request to access your personal information. For example, if providing access to your personal information would reveal confidential commercial or proprietary information or personal information about someone else (and we are unable to separate your data), we may be unable to fulfill your request.

If we refuse access to your personal information, we will contact you directly. If you wish, you may then choose to file a complaint with the Privacy Commissioner of Canada.

You can request access to your personal information stored by us. Your request must be submitted in writing to:

Canadian Tire  
3475 Superior Court, Oakville, ON L6L 0C6  
Re: Privacy Inquiries

#### 14. How can you ask further questions?

If you have further questions or concerns regarding our privacy policies or procedures, or if you would like to review, verify or amend your personal information, please do not hesitate to contact us.

You may contact us:

- by calling our Customer Relationship Contact Centre at 1-866-846-5841
- by e-mail at [privacyinquiries@ctfs.com](mailto:privacyinquiries@ctfs.com)
- by mail at 3475 Superior Court, Oakville, ON L6L 0C6 - Re: Privacy Inquiries

If your questions, concerns and complaints have not been resolved to your satisfaction or if you have further questions, you can contact Canadian Tire's Chief Privacy Officer by mail at: Chief Privacy Officer c/o Canadian Tire Corporation, Limited, 2180 Yonge Street, P.O. Box 770, Station K, Toronto, ON M4P 2V8 or by email at [privacyoffice@cantire.com](mailto:privacyoffice@cantire.com).