

# Online Privacy and Interest-Based Advertising Statement



This Online Privacy and Interest-Based Advertising Statement, (“Statement”) describes how we handle the personal information we collect when you use our online services. It also outlines our online advertising practices. To obtain a full understanding of our practices and your rights with regard to the protection of personal information, this Statement should be read in conjunction with our Privacy Statement.

In this statement, “Online Services” means any digital medium or platform that enables you to interact with us online including our websites, social media pages, digital banking platforms, and mobile apps.

By using our Online Services, you agree to the terms set out in this Statement.

## **INFORMATION COLLECTED THROUGH OUR ONLINE SERVICES**

When you use or visit our Online Services, we may collect information about you as a customer, and visitor to our Online Services. This information may include your device’s IP address, its unique identifier, information about your browser or your device’s operating system, average time spent on our webpage or app and your location. This information may also concern your browsing preferences and habits, such as the pages that you consult and use.

### **Use of Web Tools**

We or our service providers may use various tracking tools, such as Cookies, Pixel Tags and Web Beacons, on our websites and in our emails and online advertisements. They help us capture user activity for analysis to better understand use and effectiveness of the websites, enhance user experience and provide additional security controls.

- **Cookie** is a small file containing certain pieces of information that a website creates when you visit the site. It can track how and when you use a site, which site you visited immediately before, and it can store that information about you. There are different types of cookies that are used for different types of activities:
  - 1) **Session Cookies** enable the website you are visiting to keep track of your movement from page to page so you do not get asked for the same information you’ve already given to the site;
  - 2) **Persistent Cookies** help websites remember your information and settings when you visit them in the future, and help us provide you with a more personalized experience when you are using the CWB websites by analyzing which products and services you have used; and
  - 3) **Flash Cookies** are used to improve your website experience by identifying online behaviors and customizing the ads you view to reflect your browsing experience.
- **Tagging** is when we place customized Software on our websites in order to monitor user activity on our websites. This Tagging software captures user activity and passes it on to a third party for analysis so that we might better understand and enhance the user experience and provide additional security controls.
- **Web Beacons** are small and transparent images embedded in web pages that, when combined with Cookies, help provide a website operator with information about the use and effectiveness of a website.
- **Ad Management Solutions** are tools that enable us to present appropriate ads to users based on previous interests as indicated by websites they have visited. These tools track if you have clicked on a CWB ad and identify your activity when you clicked on that ad using Cookies and Web Beacons. These tools do not identify you personally, but are associated with the device, such as the computer being used.

- **Google Analytics** is a tool that helps us analyze how visitors use our websites so that we can better understand and improve our websites. These third parties may collect your IP address or device identifier on the date you visit a site as well as the number of visitors to our site, where visitors have come to the site from and the pages they visit. For example, with Google Analytics, the information generated by the cookie about your use of the site (including your IP address) will be transmitted to and stored by a Google server. Google uses this information for the purpose of evaluating your use of the site, compiling reports on site activity for us, and providing us with other services relating to site activity and internet usage. For instructions on how to opt-out of Google Analytics, please see “Managing cookies” Below.
- **Geolocation** is a tool that, if enabled, provides us with the approximate physical location of your device.
- **Computer Internet Protocol (IP) addresses** are like your mailing address on the internet. When you load a webpage, your computer asks a server for the IP address of the website, then sends the request to it. The website responds to your IP address. When you access our website, we may use this location data from your IP address to customize the information you see.

## WHY DO WE USE THESE WEB TOOLS

- **Measure customer behaviour and improve experience:** We use our web tools to better understand our customers or prospective customers behaviours on our Online Services to develop enhanced engagement strategies to better serve our customers and prospective customers. This may include to improve navigation to our websites and assist our customers and prospective customers with finding information about our products and services. This data may be matched with other information we have about you to provide you with improved marketing communications or information about our products and services.
- **Advertisements and Marketing:** We use our web tools to deliver advertisements to our customers and prospective customers, including tailored advertisements that may be of interest to you on third party websites. Please see the “Interest-Based Advertising” section below for more details.
- **Authentication and Prevention of Fraud:** We use our web tools to gather your IP address and your browser type to authenticate you and your device to detect and prevent fraud.
- **Security and verification:** We use our web tools for security purposes and to verify your details when you use our Online Services.
- **Statistical Information:** We use our web tools to collect and evaluate statistical information about how you use our Online Services and to help us improve our Online Services and other products and services.
- **Location:** Our Online services may collect and use information about your location. If you choose to use our Online Services, we may, with your consent, collect information about your location for regulatory and security purposes, to protect against fraud, or to provide you with location-based services (e.g. find a branch near you). With your consent, we may also collect and use your location information to generate and notify you of events and offers.

## HOW TO DISABLE COOKIES

If you decide that you do not wish to receive Cookies, refer to your browser’s online help for further instruction and information on setting Cookie preferences. You can configure your browser to accept or delete cookies, either for specific ones or for all cookies. You can also set your browser to ensure it refuses all cookies or have it request your consent every time a cookie is sent to your device. If you do not accept cookies, you may continue to browse our websites; however, you should be aware that certain features of our websites may not function properly without cookies. Additional resources that may assist you in managing cookies used for advertising include the Digital Advertising Alliance (DAA): <https://youradchoices.ca/>.

## HOW TO DISABLE GOOGLE ANALYTICS

You can prevent the storage and processing of data relating to your use of the site by Google and Google Analytics by setting your preferences using Google's Ad Settings. You can also opt out of Google Analytics with Google's opt-out browser add-on. To opt-out of interest-based advertising, please see "How to opt-out of interest-based advertising" below.

## INTEREST-BASED ADVERTISING

Interest-based advertising uses information collected from your browsing behaviour to help predict your preferences and provide you with related advertisements that will be more relevant to you on our website and third-party websites. We may use the services provided by third-party platforms (such as social networking and other websites) to provide interest-based advertisements on such platforms to you and others. This information is used to make predictions about your preferences and deliver ads that are more relevant to your perceived interests when you are on our websites or third party websites.

If you click one of our advertisements or offers, we may also track the response rate and the website activity associated with it to evaluate the effectiveness of our online campaigns.

If you have provided us with your email address, we may use this information to provide marketing communications and online advertisements that are more relevant to you and other people with similar interests to you. Please refer to our Privacy Statement for further details on this practice and how to opt-out.

## HOW TO OPT-OUT OF INTEREST-BASED ADVERTISING

If you use the following methods to opt out of interest-based advertising, you may still see general online advertising from CWB Financial Group. However, these advertisements will not be tailored based on your preferences and online behaviour. The following are ways in which you can manage your preferences for interest-based advertising:

- **Google Advertising:** To opt out of interest-based Google advertisements, you may set your preferences using [Google's Ad Settings](#). You can also opt out of Google Analytics with Google's opt-out browser add-on.
- **Operating System:** Depending on your operating system, you may be able to opt out of interest-based advertising by going into your settings, selecting the app in question, and turning off the feature to allow tracking. If your operating system does not have this option, you can opt out of interest-based advertising by visiting the individual sites or app of choice, such as Facebook, for information on their privacy practices and opt-out settings.
- **Cookies:** You can block or disable third-party cookies in your browser settings so that your browser accepts only first party cookies, which are those cookies belonging to the site you are currently browsing including cookies from CWB Financial Group when you are on one of our websites.
- **Email Address:** If you have provided us with your email address, you may request that we remove your email address from our marketing list for the purpose of marketing and online targeted advertisements by emailing us at [privacy@cwbank.com](mailto:privacy@cwbank.com).

## HOW TO MANAGE YOUR DEVICE AND LOCATION INFORMATION

If you wish to manage the data you share with us on your device, this is managed through the settings on your device. For example, you may allow your device to share your location or other information. Some services may not operate effectively without this access. Your device support will have instructions for how to manage these permissions.

You may also wish to manage notifications and alerts received on your device through our mobile banking app. If you have installed our mobile app and wish to stop receiving push notifications, set your preferences within the mobile app. You may also manage push notifications at the device level.

## **SOCIAL MEDIA PLATFORMS AND THIRD-PARTY SITES**

We may be present on some social media platforms. For example, there may be “social buttons” on some CWB pages for sharing items through social networking websites. Social buttons let visitors share or bookmark web pages and these social media platforms could be collecting information about what you are doing all around the internet, including this website. To understand what information these websites collect and how to opt out, check the respective policies of each site. If you interact with us or one of our ads via social media, you do so in accordance with the terms and conditions of those platforms.

Our Online services may contain links to other websites and services. This Statement does not apply to your activity on these other websites and services which contain their own privacy statements and policies. When clicking on a link, we encourage you to examine the site’s privacy statement and make your own decision regarding the information provided.

## **AMENDMENTS TO THIS STATEMENT**

Changes in technology, law, or our business may require us to amend this Online Privacy and Interest-Based Advertising Statement so that it remains relevant, accurate, and aligned with privacy best practices. We commit to communicating amendments to our Online Privacy and Interest-Based Advertising Statement in the same manner as described in our Privacy Statement.

If you have any questions about this statement and our practices, please email us at [privacy@cwbank.com](mailto:privacy@cwbank.com).