

**NOTICE:** We have updated our Online Privacy Code. By visiting this website after February 25, 2016, you agree to this Online Privacy Code.

## Our Online Privacy Code

*Effective Date: February 25, 2016*

Your privacy is important to us and we value your trust. This Online Privacy Code (this "Code") describes how we (TDAM USA, Inc.), directly or through our service providers, collect, use and share information when consumers visit this website.

**Consent:** By visiting this website, you agree to this Code.

**Check the Effective Date:** This Code may be revised from time to time, so we encourage you to periodically check the current version available. If we revise this Code in a material way, we will change the "Effective" date shown at the top of this page and provide a conspicuous notice on this website before any changes take effect.

**Important – Customers:** If you have a financial product or service with us, we will use and share any personal information collected through our website in accordance with our Privacy Notice. However, this Code may still be useful to you in describing our online privacy practices.

### What information do we collect?

When you visit our website, we or our service providers may collect information from your computer(s) and your smartphone(s), tablet(s) or other mobile devices (together referred to as "mobile devices"). This information includes:

- The make and model of type of the computer(s) or mobile device(s) you use to visit, use, view or interact with our website, unique device identifier, browser version, hardware, operating system and MAC address;
- Your mobile phone number, mobile country code and other mobile device-related information such as a mobile device International Mobile Station Equipment Identity (IMEI), Integrated Circuit Card Identifier (ICCID), information about the screen size of your mobile device(s) and the date and time of your use (*Please refer to your specific app for additional, applicable information*);
- Your Internet Protocol (IP) address and related information, such as your internet service provider and general location;
- Your browsing habits on our website, such as search terms, what webpages you visit, how long you stay and what actions you take; and
- Search terms that directed you to our website, which websites you came from, and which websites you visit right after leaving our website.

### Association of information:

- We may associate the above information from your computer(s) or mobile device(s) through various means, including a unique identifier (such as IP address or visitor ID) by using cookies (small data files saved to your browser by websites) and other tracking technologies. When used, these unique identifiers enable us to track your activity on our website for the purposes described in the following section. When used to track your activity on our site over time, these identifiers and any associated information are considered personal information.

### How do we use your information?

We may use the information discussed above in a number of ways, to:

- Deliver website content to you, which includes:
  - Recognizing your computer(s) or mobile device(s) when you return to our website;
  - Managing your preferences (such as your language preference) and providing a more personalized experience;
  - Facilitating the operation of our website; and
  - Web analytics and reporting, to better understand our website visitors and improve our website;
- Prevent and detect fraud and enhance the security of our website;
- In other ways as required or permitted by law or with your consent.

**Aggregated/anonymized information:** We may also aggregate or anonymize information about you (so that it does not identify you individually). This aggregate or anonymized information is not subject to this Code, and we may use it as permitted by law.

## How do we share your information?

We may share information collected from your computer(s) and mobile device(s) for everyday business purposes, including:

- Our service providers for limited purposes such as to maintain and improve our website and perform web analytics and reporting;
- Other individuals or entities, when we believe that disclosure is necessary to detect, prevent or report suspicious activities, prevent physical harm or financial loss;
- Our affiliates or third parties in connection with a corporate transaction, such as a sale of our business; and
- Regulators and other organizations or individuals who are legally entitled to receive such information.

**Aggregated/anonymized information:** We may also share aggregated or anonymized information (which does not identify you individually) for various business purposes as permitted by law.

## Security

We maintain appropriate physical, electronic, and administrative safeguards to protect information collected online.

## Third-Party Sites and Services

Our website may contain links to third-party websites, which are not governed by this Code. We encourage you to learn about the privacy and security practices of those third parties. We are not responsible for the privacy or security of such websites, nor the online collection, use or sharing of personal or other information by third parties.

## Protecting Children's Online Privacy

Our website is not intended for children under 13 years of age. We do not knowingly collect personal information from such children, or send them unsolicited promotions, without parental consent.

## Visitors Residing Outside the United States

If you visit, use, view or interact with our website, information about you and your computer(s) and mobile device(s) may be collected, stored, used and processed in and transferred to, from and within the United States. In such instances, applicable U.S. federal and state laws shall govern. If you are a non-U.S. resident, such laws may not provide the same level of protection as the laws of the country of your residence.

## Contact Us

If you have any questions or comments on our Online Privacy Code, please contact us:

TD Bank  
Attention: U.S. Chief Privacy Officer  
P.O. Box 9540  
Portland, ME 04112-9540