

# 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.

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#### 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 Work Wearhouse (**Mark's**), FGL Sports Ltd. (**FGL**), 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, FGL and PartSource 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 such things as 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?**

We need your personal information in order to do business with you. Following are some examples of the personal information that our Retail Services and Financial Services businesses and 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 and report back to you. 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 you may actually 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. Website Terms and Conditions are available on each Canadian Tire website.

#### 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 documents like a passport 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 collect and use personal information in an aggregated 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. Aggregated information does not identify any individual customer. We may share such aggregated information with members of the Canadian Tire family of companies, our partners, our agents, service providers that we employ and advertisers.

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

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. If you apply for a credit related product or service and if you choose not to provide your SIN, the approval of your application and/or your credit limit may be affected. 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?**

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 need to 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 be obtained to collect, use or disclose sensitive personal information such as your personal financial information. We will use implied consent to collect, use or disclose your personal information in circumstances where a customer relationship already exists, express consent has previously been given, 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 collect, use or share your personal information to investigate a breach of an agreement or a law, or in response to a search warrant; to realize on security pledged for a loan, or to investigate or deter fraud.

**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 need from you.

Retail Services

Mark's has created an online database on marks.com. Customers may register on the database so that you can keep track of your own 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 comes in to make 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. 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.

FGL may collect personal information in-store and online, including your name, email, address, postal code, phone number, gender, age range, birth date, and brand and activity preferences. This information is used to keep a record of your purchases, generate electronic receipts and to better determine your customer needs and preferences. If you consent to receive communications at the time you provide this information, it will also be used to provide you with advance notice of upcoming promotions and exclusive offers, news of on-line and in-store special events, information on products and services and notices of contests.

### 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 will be recorded for record keeping purposes. For example, your call will 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.

### **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. 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 get overwritten with new information. They are not shared with third parties unless there is reasonable suspicion of a crime, in which case they are turned over to the appropriate law enforcement agency.

#### 10. What are “cookies”?

Cookies are small text files that contain a unique identifier which is placed on your computer. 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. For more information on “Cookies”, visit our website terms and conditions.

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

We 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 the following entities: credit bureaus/consumer reporting agencies, data storage providers, insurers, data and payment processors, credit card printers, cheque printers, claims processors, collection agencies, statement producers, mailing houses (i.e., to mail your statement; to provide any necessary legal communications), third party call centres and account administrators, companies that solicit and collect applications for the financial, insurance and membership services offered or marketed by Canadian Tire Financial Services Limited, other companies that provide and service products and services, software developers specializing in data analysis, fraud detection, and money-laundering and terrorist financing detection; regulatory compliance service providers, insurance and membership service providers that administer those products and services, account adjudicators, and other businesses within the Canadian Tire family of companies that provide administrative services.

We may share personal information with the following types of companies for the purposes of promoting and selling products and services that may be of interest to you: mailing houses and letter generators, sales and marketing agencies, organizations that provide and service these offerings, and other businesses within the Canadian Tire family of companies.

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.

In an ongoing effort to protect our customers and ourselves from fraud, we have employees assigned to various teams for fraud strategy protection. Designated employees may collect, use, and exchange personal information with other financial institutions and other entities permitted by law, such as investigative bodies, if we have confirmed a case of fraud and/or need to investigate potential cases of fraud. We also share information with the credit bureaus/consumer reporting agencies so that they can update their respective fraud databases. Examples of information

shared for these purposes include confirmed fraudulent addresses, phone numbers and social insurance numbers, and other pertinent information.

It is important for you to know that there is a close relationship between Canadian Tire Financial Services Limited and Canadian Tire Bank. The following are just two illustrations of this relationship: (i) Canadian Tire Financial Services Limited operates a customer call centre that provides call centre services to Canadian Tire Bank. As such, if you do not allow Canadian Tire Bank to share your personal information with Canadian Tire Financial Services Limited, we cannot maintain our business relationship with you. (ii) The monthly charges for certain insurance products sponsored by Canadian Tire Financial Services Limited are directly related to the balance on a customer's account. In order to calculate the appropriate monthly charges for these products, Canadian Tire Bank must provide to Canadian Tire Financial Services Limited the monthly balance on your accounts. If you do not permit this sharing of personal information between us, we will be unable to offer these products to you.

#### **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 (see [Contact Information](#)). 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 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 directly 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 ([see Contact Information](#)).

#### **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.

Please see our [Contact Information](#) for details on how to reach us.

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).

## **Contact Information**

### **GENERAL PRIVACY INQUIRIES**

For general privacy inquiries or to opt out of receiving communications from us you may contact us through email, by phone or in writing. You may also opt out of receiving further communications by clicking "unsubscribe" at the bottom of any electronic message you have received from us.

BY EMAIL: [privacy@fglsports.com](mailto:privacy@fglsports.com)

BY FAX: 403-717-1490

BY MAIL: FGL Sports Ltd  
824 – 41 Avenue NE  
Calgary, AB, T2E 3R3  
Attention: Privacy Officer

**All requests for details regarding what personal information we have collected and maintain about you must be made in writing and submitted by mail or fax.**

### **SPORTCHEK MASTERCARD PRIVACY INQUIRIES**

For privacy inquiries related to your Sportchek MasterCard you may contact us by phone, email or in writing as follows:

BY PHONE: 1-866-846-5841

BY EMAIL: [mprivacyinquiries@ctfs.com](mailto:mprivacyinquiries@ctfs.com)

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

**All requests for details regarding what personal information we have collected and maintain about you concerning your Sportchek MasterCard must be made in writing and submitted by mail.**