
PRIVACY NOTICE

The Bank of Nova Scotia, London Branch and Scotiabank Europe plc

The Bank of Nova Scotia, London Branch (“**BNS**”) and Scotiabank Europe plc (“**SBE**”) are committed to respecting individuals’ privacy.

BNS is incorporated in Canada whose charter is the Bank Act of Canada. BNS’s place of business in the United Kingdom is 201 Bishopsgate, 6th Floor, London, EC2M 3NS. SBE is incorporated in England and Wales under number 00817692. SBE’s place of business in the United Kingdom is 201 Bishopsgate, 6th floor, London EC2M 3NS.

For the purposes of data protection law, BNS and SBE are each a data controller in respect of personal data that they process in connection with their terms of business and the products and services that they provide under them. In this notice, references to “**we**”, “**us**” or “**our**” are references to BNS and SBE.

1. About this privacy notice

As data controllers, we are responsible for ensuring that we use individuals’ personal data in compliance with data protection law.

This privacy notice applies to the personal data we may gather in connection with our terms of business and the products and services that we provide under them, and sets out the basis on which we will process such personal data.

2. Personal data that we collect

We will collect and process the following personal data about individuals:

- **Information that is provided to us or one of our affiliates.** For example, this includes information about individuals provided by filling in forms or by communicating with us, whether face-to-face, by phone, by letter, e-mail or otherwise.
- **Information we collect or generate about individuals.** For example, this information may include call recordings and information that we generate about our customer relationships.
- **Information we obtain from other sources.** For example, this may include information that we obtain in connection with “know your customer” and anti-money laundering checks, and information provided to us by an individual’s employer in connection with our relationship with the employer.

3. Uses of personal data

Personal data may be stored and processed by us and / or affiliates for the following purposes:

- to enable us to provide a range of products and services to our customers on an ongoing basis
- to market our products and services to customers and potential customers appropriately
- to maintain our relationships with customers and for business development purposes
- to comply with legal and regulatory requirements
- to maintain our own books and records
- to prevent and detect financial crime
- to establish, exercise or defend our legal rights or for the purpose of legal proceedings

4. Disclosure of personal data to third parties

We may disclose personal data to our affiliates, third parties (including service providers, professional advisors, contractors and trading venues) and regulators in connection with the purposes described in

section 3 above. We may also disclose personal data to the extent required by law, regulation or court order.

5. Transfers of personal data outside the European Economic Area

The personal data that we collect may be transferred to, and stored at, a destination outside the European Economic Area (“**EEA**”). It may also be processed by staff operating outside of the EEA who work for our affiliates or for one of the third parties described above.

6. Retention of personal data

How long we hold personal data for will vary. The retention period will be determined by various criteria including:

- the purpose for which we are using it – we will need to keep the data for as long as is necessary for that purpose
- legal obligations – laws or regulation may set a minimum period for which we have to keep personal data

7. Individuals’ rights

Individuals have a number of legal rights in relation to the personal data that we hold. These rights include:

- the right to obtain information regarding the processing of personal data by us, and a copy of the personal data which we hold
- the right to request that we rectify personal data if it is inaccurate or incomplete
- the right to lodge a complaint with the data protection regulator (details of which are provided below) if individuals think that any of their rights have been infringed by us

Individuals can exercise their rights by contacting us (as set out below) and can find out more information about their rights by contacting the Information Commissioner’s Office (<https://ico.org.uk/>).

8. Contacting us

Individuals who would like further information about the processing of their personal data, or to exercise any of the rights listed above, should address questions, comments and requests to the Compliance Department, The Bank of Nova Scotia / Scotiabank Europe plc, 201 Bishopsgate, 6th Floor, London, EC2M 3NS; Fax Number: +44 (0)20 7826 5960.

9. Changes

The content of this privacy notice may change from time to time and updated versions will be available on our website (http://www.gbm.scotiabank.com/AboutUs/AB_Global_Presence.htm).