



ONLINE PRIVACY STATEMENT

RFA Bank of Canada and its affiliated entities (collectively referred to as “RFA”, “we”, “us”, “our” throughout) are committed to providing visitors to RFA’s various websites an online experience which is safe and secure. This statement provides important information about our data gathering and dissemination practices. It is in addition to our Privacy Policy, Privacy Code and the terms of any RFA product or services agreement we have with you.

Collection of Personal Information

We may collect personal information in the following ways:

- **Information you provide** through our website (e.g. in an online application), for an RFA product (e.g. name, email, address etc.). If you communicate with us online or by email, we may collect information contained in that communication, such as your email address or mobile phone number. The security of email communication cannot be guaranteed. If you wish to communicate or send information of a private or confidential nature to RFA, we encourage you to do so by other means.
- **Information that your browser sends** to us, such as your IP address (a number required for using the Internet that is automatically assigned to your computer or device and from which the general geographic location of the computer or device can be derived).
- **Web technologies** (e.g. cookies) may be used to collect information about how people use our websites, to enhance security and your user experience, to determine response to emails, or to save personal information that you have inputted into online tools and calculators. Please refer to the documentation for your browser or device regarding how to allow or refuse cookies.

How We Use Your Personal Information

We use the personal information that we collect for the purposes described in our Privacy Policy and Privacy Code, including to:

- Communicate with you
- Provide you with our online products, services and support
- Monitor online activity to protect you and your personal information
- Enhance online security including preventing and detecting security threats, fraud and other illegal activities
- Evaluate the effectiveness of our websites, communications, marketing, and online offers and promotions

How We Safeguard Your Personal Information

RFA has security measures in place to protect the loss, misuse and alteration of the information under our control, including:

- **Firewalls** – We have secure firewalls designed to prevent unauthorized access to our systems
- **Encryption** – All our online financial application forms are encrypted and stored on a secure server in a controlled environment.



Third Party Websites or Links

RFA websites may contain links to other websites. RFA is not responsible for the information and privacy practices of these third-party websites.

Contact Us

If you have any concerns regarding this statement or have any further questions, you may bring them to our attention as follows:

Office of the Chief Privacy Officer

RFA Bank of Canada
Suite 2401, 1 Yonge Street
Toronto, Ontario
M5E 1E5

Email: PrivacyOffice@rfabank.ca