

Rogers Bank Privacy Notice

Introduction

Rogers works hard to earn and maintain our customers' trust. Protecting the personal information that we handle is important to our company, our leadership, and all employees within our organization. We actively take steps to ensure that your personal information is safe and secure, including implementing policies and procedures to comply with applicable Canadian privacy laws and regulations. Our Privacy Policy ("Notice") is intended to provide transparency about how we manage your personal information.

Scope and Application

This Notice applies to all personal information collected by or on behalf of Rogers Communications Inc. and its affiliates (collectively, the "Rogers Group").

It also provides an overall description of how we handle personal information when conducting our business with you, including but not limited to, providing the following:

- wireless services;
- residential services (including TV, satellite, Internet, in-home Wi-Fi, home phone, and home security);
- financial services, including those offered by Rogers Bank;
- sports and entertainment services offered by Rogers Sports and Media (including television and radio broadcasting, specialty channels, multi-platform shopping, and digital media);
- any applicable enterprise services; and
- websites and Wi-Fi in public, retail, and corporate locations.

Information collected through your interactions with the Toronto Blue Jays [<https://www.mlb.com/bluejays/team/rogers-blue-jays-baseball-partnership-privacy-policy>] or the Rogers Centre [<https://www.mlb.com/bluejays/ballpark/privacy-policy>] are not subject to this Notice.

Throughout this Notice, we refer to the Rogers Group as "Rogers", "we", "us" or "our".

We may update this Notice or other privacy-related documents from time-to-time. The current Notice will be available on our website at rogers.com/privacy.

Consent

When you sign up for or use a Rogers product or service, you provide your consent to the collection, use, and disclosure of your personal information as outlined in this Notice.

The form of consent sought may vary depending on the situation, level of sensitivity of the information, and your reasonable expectation. We ensure transparency so you understand the reason for the collection, use, or disclosure of your personal information.

Implied consent will be used when personal information is less sensitive. For example, when you provide us your address, it is implied that it will be used to provide you with the service you requested and/or for billing purposes.

The more sensitive the information, the more likely it is that we will ask for your express consent through written, oral, electronic, or other methods.

We may also collect, use, or disclose personal information without your knowledge or consent where it is required or permitted by law.

For information on withdrawing your consent, see “Withdrawing consent” below.

Information we collect

Personal information is any information that identifies you or can be reasonably used to identify you. The type of personal information we collect varies based on the service you have or how you interact with us, but will include the following:

Account information - this includes your name and address(es), email address, date of birth, phone number(s), the identification documents used to create your account, as well as payment information such as your credit card or bank details. It may include a PIN, password, security questions, or biometric authentication. We have information about how much you pay us for our services, and details about each time you contact us. We have information from any survey you have responded to. We also have information about the Rogers products and services you receive from us.

Rogers Bank information - this includes credit card application information, such as your identification documents presented by you, including your social insurance number if you chose to provide it, your annual income, place of employment, and your other financial obligations. It also includes transactional information, such as information about your use of your Rogers Bank credit card, including purchases made and the name, type, and location of the merchant.

Credit information - this includes information about your current and past credit accounts such as type, your payment history, account balances, account numbers, collections actions, legal proceedings, credit score or other information that the credit bureau has collected from your other lenders.

Technical information - to enable your communications services, we collect information about how you use our networks, services, products, and websites. For example:

Network use information. This includes information related to the operation and use of equipment, services, and applications on our wireless and fixed Internet networks. We will collect location of your wireless device on cell site data, and the IP address (the unique numbering label, which identifies your device and enables it to communicate over the Internet) that we assign to you for the provision of Internet services. It also includes records of the number of texts sent and received, voice minutes used, as well as the amount of data consumed.

Device information. This includes device-related information including your IMEI (a mobile device identification number), your MAC address (media access control address), your mobile phone number, make and model of your device, and device operating system data.

GPS information. Some smartphones and IoT devices also have a global positioning system (GPS) function. This is separate from our network and is not controlled by Rogers. GPS is used for a variety of location-based services and for 9-1-1 purposes. If you do not want to share your location via GPS, this setting can be turned off, although it may affect the provision of services that depend on knowing your location. Refer to the settings of your mobile device to turn this function off.

Wi-Fi use information. This includes the destination of traffic such as websites visited and mobile applications opened, MAC address, IP address, and the length of time connected (date/time) when using Wi-Fi provided by Rogers in a public, retail, or corporate location.

Internet use. This includes information used when providing Internet service, such as your IP address, URLs of sites visited, metadata, and data transmission information.

TV viewing information, also known as “tuning data”. This includes information used to deliver TV services to you, such as automatically generated data related to which programs, channels and advertisements that are viewed and for how long. It also includes information about the use of set-top boxes, remote controls, and programme guides, as well as MAC address, device ID, and postal code.

Biometrics information – This includes behavioural biometrics such as typing patterns, mouse movements and swiping gestures when interacting with our digital platforms; voice biometrics if you have opted in to our Voice ID program for identity verification and fraud prevention when interacting with our call centres; and any other biometrics information we may collect with your consent.

Information related to the use of mobile applications (apps) offered by Rogers is covered by the Rogers Mobile Application Privacy Policy.

Information related to the use cookies and other similar technology on websites or apps offered by Rogers is covered by the Rogers Digital Privacy Policy.

How & Why We Collect Personal Information

How we collect personal information

We primarily collect information about you, from you, but we may also collect it from publicly available information and third-party sources, including credit bureaus.

Directly from you: We will collect personal information that you provide to us directly when you interact with us. For example, personal information is provided by you when you sign up for new products or services, use a product or service, make changes to your account, get in touch with us by phone, email or chat, visit one of our stores, interact with one of our digital properties, fill out a survey or enter a contest, participate in our online forums, or use our networks.

From technology used at our retail stores or other company premises: We will collect information through your interactions with various technologies. For example, when you visit a Rogers store or site such as a corporate location, we collect your information in a number of ways, including point of sale tools, via your use of Wi-Fi, or images of you through video recordings in and around our locations in order to maintain the safety of our clients, employees and others, protect against illegal activity, such as theft, vandalism and fraud, and to enhance and maintain client service quality.

From our websites and mobile applications: We will collect certain types of information electronically when you interact with our websites, email, mobile applications, social media accounts, online advertising, or using ours or a third party's technologies, such as cookies, web beacons, single pixel gifs or data management platforms. More information can be found in our Mobile Applications and Digital Privacy Policies.

Credit bureau checks: When you apply for a product or service that involves Rogers extending credit to you, we will conduct a credit check. You give consent to this check when you submit your application. We may then exchange information about you with credit bureaus on an ongoing basis for as long as you hold the product or service and for a reasonable time afterwards. We may collect, use and share this information to verify your creditworthiness, assess and manage our credit risks, qualify you for other Rogers Group products and services, and detect and prevent fraud.

For example, Rogers Bank may obtain your credit score and other information to see if you are pre-approved for a Rogers Bank credit card. You can opt out of this practice at

any time by contacting us using the information under “Addressing Your Privacy Questions, Requests and Concerns” below.

We may also validate your information with a credit bureau to verify your identity and protect against fraud. We may also periodically update your information with credit bureaus to help maintain the integrity of the credit reporting system. They then use the information to maintain the database and as permitted or required by applicable laws, which may include sharing this information with third parties.

The following are the two different types of credit bureau checks Rogers may perform:

Hard credit checks. This includes information about your creditworthiness, including your credit score and information about your payment history with us and at other creditors. This type of check is shown on your credit bureau report and in some instances may impact your credit.

Soft credit checks. If we perform a soft credit check to assess your eligibility for another Rogers service or to manage your debt with us, it will result in the collection of your credit rating, score, and profile information. This type of check does not impact your credit.

We exchange information about you, as described in this Notice, with the following credit bureaus:

TransUnion: <https://www.transunion.ca/>
3115 Harvester Road
Burlington, ON
L7N3 N8

Equifax: <https://www.consumer.equifax.ca/>
National Consumer Relations
Box 190
Montreal, Quebec
H1S 2Z2

You may access and correct information in your credit file by contacting the credit bureaus directly using the information above.

From other sources: We may collect information about you from other sources, such as publicly available information. We will either seek your consent or obtain the information as permitted or required by law.

Why we collect personal information

We limit the information we collect to what is reasonable and relevant to the purposes described in this Notice. We use your personal information to provide you with products and services, communicate with you, provide you with additional value and personalized experiences, and manage our business.

Provide you with products and services

We use your personal information to provide you with our products and services, including the following:

- to deliver the products, services, updates, and third-party applications included in your subscriptions, such as programming content and advertising;
- to establish and maintain a commercial relationship with you, including to process billing and collect fees;
- to determine your eligibility for a program, product, or service offered by us, including a Rogers Bank credit card or other financial services products;
- to validate the contact information that you provide us, such as your name, email address and phone number, so that information is accurate and up-to-date; and
- to make decisions about you including process and evaluate your application for a product or service, as well as create, administer, and maintain your account. Some of these decisions may be made using automated decision making systems.

Communicate with and market to you

We use your personal information to communicate with you for the purposes of providing our services, including the following:

- to send communications to you by postal mail, email, text message, telephone, automated dialing-announcing device, or other communications channels such as social media. These communications include customer support, regulatory communications such as roaming or data usage notifications, confirmations or replies to a change regarding your service or account, and other service messages such as 'Your Bill is Ready' notifications or network disruption notices;
- to provide you with information about updates regarding our products and services, promotions, contests, and events;
- to respond to your inquiries; and
- to otherwise provide you with our products and services.

We also use your personal information within the Rogers Group and share it with carefully chosen third parties to market to you, including the following:

- to recommend or communicate with you regarding products, services or opportunities across the Rogers Group, that may be provided to you by our agents, dealers and related companies, or third parties carefully chosen by us;

- to deliver marketing communications, personalized offers, and interest-based ads to you on behalf of members of the Rogers Group or carefully chosen third parties;
- to evaluate your ongoing eligibility for other Rogers' products and services provided by us, including a Rogers Bank credit card, which may include collecting, using, and sharing your credit information to assess this eligibility; and
- to provide geo-location services that will send you offers and promotions from us and carefully chosen third parties based on your current and historical location information.

You can let us know if you no longer wish to receive marketing messages via email or SMS by following the unsubscribe process in those messages. For more information about withdrawing your consent (including to marketing as described above), see "Withdrawing consent" below.

Provide you with additional value and personalize your experience with us

We may use your personal information within the Rogers Group to provide you with a personalized experience and improve our business, including the following:

- to perform analytics such as to assess and evaluate the effectiveness of our marketing communications;
- to understand needs and develop or enhance products and services;
- to administer surveys, loyalty programs, contests, and events or to request feedback to improve and manage our relationship with you; and
- to allow a seamless experience when activating services that require credit across Rogers, including sharing your credit information across Rogers when you sign up for different products independently, so we do not perform multiple credit checks when you interact with us.

Manage our business

We use your personal information for many business reasons, including the following:

- to administer and manage our business and operations including the security and integrity of our networks, services, and websites;
- to enable your participation in contests, promotions, and surveys;
- to confirm or authenticate your identity and ensure your information is correct and up-to-date;
- to ensure compliance with our Terms of Service and Acceptable Use Policy, and otherwise protect our rights and interests;
- to comply with legal obligations and regulatory requirements;
- to perform credit checks, manage our credit and business risks across Rogers, and collect on outstanding debt;

- to maintain the health, safety, and security of the public, our customers, employees, and property; and
- to detect, prevent, manage, and investigate fraud or other unauthorized activity across Rogers.

We may also use anonymized information for internal purposes, including the following:

- to identify trends;
- to manage our business;
- to develop statistical information;
- to understand how we are performing;
- to develop relevant products, services or offers; and
- to manage business risks such as preventing and detecting fraud.

How we share your personal information

We will share your personal information with our service providers and carefully chosen third parties, such as those providing product or services or administering contests for us.

Unless we have your express consent, personal information we have about you will only be shared with organizations outside Rogers in the following circumstances:

- for the purposes described above, we will share information with a trusted service provider that is performing a business function for us, like website maintenance, administering initiatives or contests, marketing and/or promotion, development, enhancement, sale or provision of a product or service, mail distribution, account statement production, customer service, provisioning of additional services, such as optional balance insurance or loyalty programs, data processing, or to manage our customer accounts;
- to support the credit process we will share information with credit reporting agencies about your credit experience with us and with agencies retained by us for collection purposes;
- to provide a program or benefit we will sometimes partner with other companies, that may assist with determining your eligibility and administering or personalize the program;
- to help operate our technology systems, applications, and networks;
- to a person that has identified themselves as an agent contacting us on your behalf;
- to another telephone company and the information is required to provide telephone service;
- to a company supplying telephone or telephone directory related services; and
- where required or permitted by applicable law.

We will not sell your personal information to any organization or person, unless we sell or transfer any part of our business.

Storage, Security Safeguards & Retention

Your personal information may be stored or processed in or outside Canada. No matter where this happens, the information will be protected with appropriate security safeguards and standards that adhere to applicable Canadian privacy laws. Information that is stored or processed outside Canada, may also be subject to the laws of the jurisdiction where it is held.

Security Safeguards

Rogers has put in place appropriate security and safeguard procedures designed to ensure your personal information remains safe from theft, loss, or unauthorized access. We regularly review and audit our security measures and procedures to ensure that they remain effective and are consistent with industry best practices.

Rogers' Chief Privacy Officer and delegates ensure that Rogers takes responsibility for the personal information in its possession and control. This commitment includes ensuring (through robust contractual arrangements) comparable security and safeguard procedures are applied to any third party handling such information.

We do our best to protect and safeguard your personal information, but there are safeguards you must take as well. For example, do not share your personal information such as bank card numbers, credit card numbers, associated PIN numbers, or social insurance numbers unless you clearly understand the purpose of the request and you know with whom you are dealing. Do not keep sensitive personal information in your email box. For passwords, make sure to use a combination of letters (upper and lowercase), numbers, and symbols, and do not use any words that can easily be associated with you. We also suggest that you change your password regularly.

In some instances, your specific agreement with us sets out your obligations to keep your account safe. For example, the Rogers Terms of Service requires you to ensure that others do not gain unauthorized access to your wireless or residential account, including by protecting the security of any usernames or passwords. Similarly, your Rogers Bank Cardholder Agreement contains specific requirements regarding the obligation to keep your credit card account secure.

If you are suspicious of any telephone, mail or email promotional campaigns received from us, or you suspect fraudulent activity related to one of your accounts, please contact our call centre. If you believe one of our customers is in violation of our Acceptable Use Policy, including participating in fraudulent activities like phishing, vishing, or smishing, complaints can be sent to abuse@rogers.com.

Retention

Rogers will only retain your personal information for as long as it is necessary to fulfill the purpose for which it was collected or for sufficient time to allow you access to the information if it was used by us to make a decision about you or your account.

The length of time we retain your information will vary depending upon the information and why it was collected. In some instances, we have legal and regulatory obligations to retain your information and it cannot be deleted within those timeframes. Information that is no longer required to be retained by us will be destroyed or de-identified.

Your privacy rights and choices

Access requests: Much of the information we hold is available to you through your online account portal and through your electronic statements, like invoices.

In certain circumstances, we may not be able to provide access to all the personal information we hold, for example, when the disclosure would reveal confidential business information, if the personal information is protected by legal privilege, or if the personal information was collected during an inquiry into a breach of contract or violation of a federal or provincial law.

We can not provide you access to the following types of information because we do not collect it:

- content of telephone conversations across our networks (other than recordings of calls made to our customer care centre, which are recorded for quality and training purposes);
- content of your text, picture and video messages;
- content of emails sent and received via your Rogers Yahoo!Mail account;
- content of the applications you use; and
- internet search history.

A court order is required to obtain incoming call detail information related to your account.

If you wish to access your personal information, you must make a request in writing. To respond, we require sufficient details to understand your specific request, including a full description of the information you wish to access and the period relevant to the request.

Before providing you with any information we will verify your identity and confirm that we understand your request. If there is a fee to provide any of the information requested, we will notify you in advance. Once we have confirmed the details of your

requests and validated your identity, we will respond within the prescribed timeframes set out in applicable Canadian privacy law.

You can make your access request in writing using the information provided under “Addressing Your Privacy Questions, Requests and Concerns” below.

Correction requests: We make reasonable efforts to keep your information accurate and up-to-date. You can help by keeping us informed of any changes, like if you’re moving. If you find any errors in our information about you, let us know right away and we will make appropriate corrections. If we don't agree with your requested change, we will note your request in your file.

You can make your correction requests in writing using the information provided under “Addressing Your Privacy Questions, Requests and Concerns” below.

Withdrawing consent: You have the right to withdraw your consent, subject to legal or contractual restrictions and with reasonable notice.

If you decide to withdraw your consent it can, however, limit our ability to provide you with certain products, services, or offers. If you choose to withdraw consent, at that time, we will explain the impact it will have so you can make an informed decision about the impacts of doing so.

In addition, to no longer receive marketing messages via email or SMS, you may unsubscribe via the opt-out method contained in the message. If you do not want to receive telemarketing calls, please contact Rogers Customer Care to be registered on our internal Do Not Call List. You may also be informed of other options for withdrawing your consent.

You can request to withdraw your consent using the information provided under “Addressing Your Privacy Questions, Requests and Concerns” below.

Addressing Your Privacy Questions, Requests and Concerns

If you have any requests, questions or concerns about this Notice or our privacy practices, including automated decisions about you, let us know.

You can contact us as follows:

Rogers Communications

Chief Privacy Officer
333 Bloor St. E.
Toronto, ON, M4W 1G9

or:

privacy@rci.rogers.com

Rogers Bank

Rogers Bank Attention: Chief Privacy Officer
1 Mount Pleasant Rd
Toronto, ON, M4Y 2Y5

or:

rogersbankprivacy@rci.rogers.com

If you have privacy concerns that are not addressed to your satisfaction by Rogers, you may contact the Office of the Privacy Commissioner of Canada.

Website: www.priv.gc.ca

By Phone: 1 800 282 1376 or 819 994 5444

By TTY: 819 994 6591

Effective Date: 04/25