



Notice to California residents – Your privacy rights

Effective January 1, 2020

About this privacy notice

This privacy notice applies solely to California residents. Under the California Consumer Privacy Act (CCPA), a California resident has the right to request access to a copy of and/or deletion of their personal information that CIBC collects, uses or discloses in connection with CIBC business purposes, with certain exceptions. Personal information is defined as the information that identifies, relates to, describes, is capable of being associated with, or may reasonably be linked to, directly or indirectly, a particular consumer or household.

Subject to legal, business or contractual requirements, you can withdraw your consent to our collection, use or sharing of information at any time by giving us reasonable notice. However, withdrawing your consent may limit or prevent us from providing you with, or being able to continue to provide you with, specific products and services.

We will take reasonable measures to provide equal services and price regardless of the sharing of personal information as you have the right to not receive discriminatory treatment for exercising your privacy rights granted by the CCPA.

For more information about our privacy practices, review the [CIBC Privacy Policy](#), [Digital Privacy Statement](#) or our [Privacy Frequently Asked Questions \(FAQ\)](#).

This privacy policy and our other privacy-related documents will be updated from time to time.

What we collect and how we collect it

We collect personal information that identifies, describes, references, relates to, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. For example, CIBC has collected these categories of personal information in the last 12 months:

Category	Personal information examples
Identifiers	A real name, alias, unique personal identifier, identity authenticators (e.g. biometrics such as your voiceprint, security questions), etc.
Customer information	A name, age, marital status, telephone number, etc.
Sensitive information	Social Security Number (SSN) / Social Insurance Number (SIN), passport number, driver's license, gender, etc.
Financial information	Bank account number, credit card number, debit card number, background checks, financial institution account number, banking details, financial transaction history, credit history, insurance claim history, customer purchase history, audit reports, budgets and unreleased financial results, vendor agreements, or any other financial information.
Geolocation data	Physical location
Professional or employment-related information	Current or past job history, educational information, etc.
Internet or other similar network activity	Browsing history, cookie information, etc.

Category	Personal information examples
Inferences drawn from other personal information	Profile reflecting a person's preferences, characteristics, etc.
Commercial information	Records of personal property, products or services purchased or obtained, or considered, or other purchasing or consuming histories or tendencies

How we use your information

We may use or share the personal information we collect for one or more business purposes:

- To fulfill or meet the reason you gave the information. For example, if you share your name and contact information to ask for a quote or ask a question about our products or services
- To provide, support, personalize and develop our website, products and services
- To create, maintain, customize and secure your account with us
- To process your requests, purchases, transactions and payments and prevent transactional fraud
- To personalize your website experience and deliver content, product and service offerings relevant to your interests, including targeted offers and ads through our website, third-party sites and through email or text message (with your consent where required by law)
- To respond to law enforcement requests and, as required by law, court order or government regulations
- As we described to you when collecting your personal information or as otherwise stated in the CCPA

What we share

We share several categories of personal information with service providers for a business purpose:

- Identifiers
- Customer information
- Sensitive information
- Financial information
- Geolocation data
- Professional or employment-related information
- Internet or other similar network activity
- Inferences drawn from other personal information
- Commercial information

Sale of personal information

CIBC doesn't sell personal information.

Your California individual rights

Only you, or a person registered with the California Secretary of State who you authorize to act on your behalf, may make a verifiable request in writing related to your personal information. You may also make a verifiable request on behalf of your minor child under 16 years of age.

The verifiable request must include certain criteria:

- Enough information that lets us reasonably confirm you're the person about whom we collected personal information or an authorized representative
- Enough detail in your request that lets us properly understand, evaluate and respond to it

Access to specific information rights

You have the right to request that CIBC reveal certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable written request, we'll share this information with you:

- The categories of personal information we collected about you
- The categories of sources for the personal information we collected about you
- Our business or commercial purpose for collecting that personal information
- The categories of third parties with whom we share that personal information
- The specific pieces of personal information we collected about you
- If we disclosed your personal information for a business purpose, we'll provide a separate list of disclosures for a business purpose. We'll identify the personal information categories that each category of recipient received.

Deletion request rights

You have the right to ask us to delete any of the personal information we collected from you and kept, with certain exceptions. Once we receive and confirm your verifiable written request, we'll delete your personal information from our records, unless there's an exception. We'll ask our service providers to do the same.

How to exercise your rights

You can exercise your CCPA rights by making a written request for access to or to request deletion of your personal information in the following ways:

1. **Visit** your nearest banking centre or office where your account is held or talk to your CIBC representative.
2. **Call us** at [1 800 465-2422](tel:18004652422)
3. **Email us** at client.care@cibc.com

We can't respond to your request or provide you with personal information if we can't confirm your identity or authority to make the request and confirm the personal information relates to you. You don't need to have an account with us to make a verifiable request. Your request must be in writing.

Questions

If you have any questions or concerns, you can contact the CIBC Client Care Centre:

Telephone: 1 800 465-2255

Fax: 1 877 861-7801

Email: client.care@cibc.com

Write to:

CIBC Client Care

PO Box 15, Station A

Toronto, ON

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