

Our Privacy Policy

Our Companies¹ are committed to maintaining the privacy, accuracy and security of your Personal Information. We fulfill this commitment through our employee training, the safeguards used to protect your information and our policies, including this Privacy Policy.

“**Personal Information**” is information about you as an identifiable individual that is protected by law. This Privacy Policy explains:

- how and why we collect, use, and sometimes disclose your Personal Information;
- how and when your informed consent will be requested (along with certain exceptions);
- how you can access your Personal Information that we hold; and
- who to contact if you have questions or concerns about your privacy.

Application of this Privacy Policy:

- 1. Which individuals does this Privacy Policy apply to?** Our customers and other authorized users of our products and services.
- 2. Is this the only Privacy Policy?** While this document is meant to be comprehensive, it cannot address every situation where we deal with Personal Information so some of our products or services may also have product or service-specific privacy policies. Notice of these product or service-specific policies is provided in various ways appropriate to the circumstances. These policies form part of this Privacy Policy. For example, given the unique nature of mobile devices, we have developed a Mobile App Privacy Notice for mobile apps such as MyBell, Bell TV, and CTV GO. We may also provide you with additional information about our privacy practices, including through our website terms of use, online notices or prompts, frequently asked questions or other documents or websites. Employee Personal Information is also governed by other policies, codes of conduct and agreements.
- 3. Which Companies does this Privacy Policy apply to?** This Privacy Policy applies to our family Companies and any successor companies, as a result of corporate reorganizations or restructurings. While our suppliers and authorized agents may have their own privacy policies, our contracts ensure they treat your Personal Information with safeguards as strong as those set out in this Privacy Policy.
- 4. What information does this Privacy Policy apply to?** All Personal Information that we collect, use or disclose about our individual customers and authorized users is covered by this Privacy Policy. This may include information such as your name, mailing address, email address, phone number, credit information, and billing or service records. There are some exceptions created by applicable law to what might ordinarily be considered Personal Information.

- 5. Is all information that identifies me considered protected Personal Information?** Not necessarily. When certain Personal Information, such as your name, address, telephone number and e-mail address, is listed in a public directory, it is not protected by privacy laws. Your business contact information, such as your name, title, business address, telephone number and business e-mail address used in relation to your employment or business, is also exempt. Information about you, but which cannot be associated with you as an identifiable individual, is not considered to be Personal Information. For example, information about you that has been de-identified so that it doesn't identify you as an individual is not Personal Information.

Consent and Your Personal Information:

- 6. Do the Companies need my consent to collect, use or disclose my Personal Information?** It depends on the type of Personal Information and the particular circumstances. When it is reasonable in the circumstances, we will imply consent from your actions. For example, if you give us your address, we may use it to send you bills or other important notices related to your products and services on the basis that your consent can be reasonably implied. In other situations, we may need your express consent before we collect, use or disclose your Personal Information. For example, we would get your express consent before using your Personal Information to perform a credit check. Express consent is when you explicitly consent verbally, or sign a document, tick a box or perform a similar act demonstrating your consent. Sometimes it may be impossible or inappropriate to obtain your consent, and in those cases, we may collect, use or disclose your information without your consent. For example:

- (a) if it is clearly in your interests (such as a medical emergency or a threat to your safety);
- (b) to comply with a warrant or other court order;
- (c) to collect a debt;
- (d) to investigate the breach of an agreement or applicable law; or
- (e) as otherwise legally required or allowed.

- 7. How do the Companies obtain my consent?** It depends on the circumstances, including the type of Personal Information collected, used or disclosed. We may imply your consent if it is reasonable in the circumstances. We may ask for your express consent when our collection, use or disclosure of Personal Information is more sensitive or not necessarily expected. Here are examples of implied and express consent: When you sign up as a customer, we rely on implied consent to track your service usage for the purpose of billing you. However, we would request your express consent before we would use your Personal Information to enable individual location-based marketing for a third-party (unless you have already provided such consent to the third-party).
- 8. Do the Companies need consent to use de-identified information?** No. We may de-identify your Personal Information so that you cannot be identified as an individual, and use that de-

identified information to improve our operations, products, services and available offers, and also to provide social benefits (such as assisting municipalities with traffic planning) and to develop analytic marketing reports for our use and for the use of our partners.

Collection, Use, Disclosure and Your Personal Information:

9. When do the Companies collect my Personal Information? It depends on the purpose for collection and the product or service involved. Below are some examples of when we may collect Personal Information:

- (a) when you provide your Personal Information, during the inquiry, activation or purchase process for a product or service (including through our dealers, retailers and other service representatives);
- (b) when we provide service to our customers, including technical support or during the warranty, repair claims and service process;
- (c) automatically, when you use our products or services, or visit one of our websites (such as through the use of cookies, pixels or similar technologies), call into a call centre, and via security cameras when you shop in one of our corporate retail locations or subscribe to Bell services with security camera or audio recording capabilities; or
- (d) from third-parties, such as credit reporting agencies, or other third-parties with whom you have had a payment relationship.

10. How do the Companies use my Personal Information? We use your Personal Information to provide you with our products or services. We may also use your Personal Information to:

- (a) establish and maintain responsible commercial relations with you and to provide ongoing service;
- (b) try to understand the needs and preferences of our customers, including through data analytics, and determine your eligibility for products and services;
- (c) recommend products and services to meet your needs;
- (d) develop, enhance, market or provide products and services;
- (e) manage and develop business operations; or
- (f) meet our legal and regulatory requirements.

Where necessary, we will request your further consent before using your Personal Information for any new purpose(s) beyond those described above.

11. When is my Personal Information disclosed? We may disclose some of your Personal Information in a variety of circumstances, such as when we have your express or implied consent. Your Personal Information may also be shared among the Companies and brands,

including Virgin Mobile, Lucky Mobile, Northwestel and The Source. We may also disclose your Personal Information:

- (a) to a person acting as your agent (such as a legal representative or authorized user) if we are reasonably satisfied that the person is authorized to receive your Personal Information;
- (b) to our suppliers and authorized agents who assist with activities such as service installation or network maintenance, subject to strict security safeguards;
- (c) to another communications service provider or a telephone directory service provider in order to offer efficient and effective communications services (for example, to provide roaming services when you roam in another carrier's coverage area);
- (d) to third-party collection agencies for the purpose of collecting amounts owed to us which are past due;
- (e) to third-parties, such as credit reporting agencies or anyone you have had a payment relationship with, to assess creditworthiness or assist with the collection of amounts owed to us which are past due, and delivery organizations to ship you products and/or services you have ordered;
- (f) to a government institution or another organization if reasonably necessary to establish your identity, or to investigate the contravention of a law or an agreement, or to prevent fraud;
- (g) to an appropriate public authority in an emergency situation where there is imminent danger to life or property;
- (h) as you have otherwise given us, or a third-party (like a financial institution, government agency, insurance company, social media or other online site) your consent to do so (for example, you may have designated remote or third-party devices to accept smart home commands or connectivity information); or
- (i) as otherwise allowed or required by law.

Where necessary, we will request your further consent before disclosing your Personal Information for any new purpose(s) beyond those described above.

Withdrawing Your Consent:

12. Can I opt-out of the collection, use or disclosure of my Personal Information by the Companies? Sometimes. You can withdraw your consent from, or opt-out of, the collection, use or disclosure of your Personal Information in certain situations. For example, where you have provided express consent for the use of specific wireless location information for marketing purposes, you can opt-out later if you wish. Similarly, you can opt-out of your Personal Information being used for a variety of marketing communications by us, including telemarketing or addressed marketing mail, or commercial electronic messages like emails and SMS messages. But where your Personal Information is reasonably necessary to provide you

with the services you requested or the operation of our network, you cannot continue to use the services and opt-out of the collection, use and disclosure of your Personal Information because it is a condition of service. To stop the collection, use and disclosure of your Personal Information in these circumstances, you must terminate your services.

Accuracy and Safeguarding of Your Personal Information:

13. How do I learn more about my Personal Information and if it is accurate? Just ask us by contacting the Bell Privacy Office, which represents our family of Companies (see section 19 for contact information). We will give you the opportunity to review the Personal Information in your file, subject to certain restrictions and exceptions (and, if necessary, a reasonable fee), within a reasonable time after receiving a request in writing from you. If we cannot provide you with access to your Personal Information (for example, if it would involve the disclosure of someone else's Personal Information or other confidential or privileged information), then we will advise you of the reason why. Our goal is to keep the Personal Information we hold about you accurate, up-to-date and complete. If you find an inaccuracy, let us know and we will correct it.

14. How is my Personal Information protected? We use appropriate technical and operational security safeguards which vary depending on the sensitivity of the Personal Information in question. All of our employees with access to Personal Information are required to respect the confidentiality of Personal Information. Personal Information we disclose to third-parties is governed by this Privacy Policy through comparable protections in our commercial agreements and is also protected by additional safeguards, if required, depending on the sensitivity of the Personal Information involved.

15. Will my Personal Information ever be transferred, stored or processed outside of Canada? Yes, sometimes. For example, if you use our mobile products to travel outside Canada. But your Personal Information is only provided to our suppliers and authorized agents operating outside of Canada in accordance with safeguards no less rigorous than those that we apply in Canada. Personal Information processed outside of Canada may only be used by such third parties for the purposes we set. In such cases, however, your Personal Information may be subject to the legal jurisdiction of foreign countries.

How long is my Personal Information kept? Only as long as is reasonably necessary, or relevant for the identified purposes, or as required by law. Keep in mind there are circumstances where we may have to keep Personal Information for an extended period of time (for example, for tax and financial record keeping, security, fraud prevention, and to manage business operations). Once Personal Information is no longer reasonably necessary, or relevant for the identified purposes, or required

by law to be retained, your Personal Information is destroyed, erased or de-identified. **Changes, Questions and Contact Information:**

16. Can this Privacy Policy change? We may change this Privacy Policy (and other product or service-specific privacy policies) over time, in accordance with applicable laws. We will notify you of changes by: posting the change on our website, including a notice in your bill, sending you an email or a text message, or any other reasonable means.

17. Which laws apply to the collection, use and disclosure of my Personal Information? We design our privacy practices to comply with applicable Canadian Federal, provincial and territorial laws, including the *Personal Information Protection and Electronic Documents Act* and the Canadian Radio-television and Telecommunications Commission rules regarding confidential information.

18. Questions or concerns about our privacy practices? We recognize that your Personal Information is important to you, so please visit our privacy pages at bell.ca/privacy or contact us at privacy@bell.ca for additional information. The bell.ca/privacy pages include frequently asked questions on topical privacy issues. Or contact us at the number shown on your bill. If a service representative cannot address your concerns to your satisfaction, contact:

The Bell Privacy Office
160 Elgin Street
Ottawa, Ontario K2P 2C4 or via email at privacy@bell.ca.

We investigate all complaints concerning compliance with this Privacy Policy. Where justified, we will take appropriate steps to resolve the complaint including, if necessary, changing our policies and practices.

19. What if I still have concerns after contacting the Bell Privacy Ombudsman? If we do not resolve your concern to your satisfaction, you can contact:

Office of the Privacy Commissioner of Canada
30 Victoria Street
Gatineau, Quebec
K1A 1H3

Toll-free: 1-800-282-1376 Our Privacy Team

¹ In this Privacy Policy, the words “we”, “us”, “our” and “Companies” refer to the Bell family of companies and brands as they exist over time, as well as any successor companies as a result of corporate reorganizations or restructurings, including: AAA Alarm Systems Ltd., Alarm Force Industries Inc. (Bell Smart Home, Bell Business

Security & Automation), Bell Aliant, Bell Canada, Bell ExpressVu LP (Bell TV), Bell Media, Bell Mobility, Bell MTS, Cablevision du Nord, Createch, DMTS, KMTS, NorthernTel, Ontera, Solo Mobile and Telebec.