

SECTION 1: Our online privacy practices

Effective Date: **June 2026**

Your privacy is important to us and we value your trust. This Online Privacy Notice (this “Notice”) describes the online privacy practices of TD Bank, N.A. in connection with your TD Retail Card Services Account or Retail Card Services Fit Loan (“TD Bank Retail Card Services”, “we” or “us”) applicable to individuals who visit, use or interact with our online services.

Our “online services” include TD Bank branded and RCS partner branded websites and electronic communications (such as email messages) with you.

This Notice explains the following: How we, directly or through service providers, may collect, use, share and protect your personal and non-personal information (herein “information”) when you visit, use or interact with us through our online services.

Consent: By visiting, using or interacting with us through our online services or responding to any electronic communication you agree to this Notice.

Check the Effective Date

This Notice may be revised from time to time, so we encourage you to periodically check the current version available. If we revise this Notice in a material way, we will change the “Effective” date shown at the top of this page and provide a conspicuous notice on our website before any changes take effect.

Important – Customers

If you have a financial product or service with us, we will use and share your personal information in accordance with the consumer privacy notice that applies to your account. However, this Notice may still be useful to you in describing our online services, and the options and choices described below are available to you as well.

SECTION 2: What information do we collect?

We may collect personal information from you through our online services, directly or through our service providers. For example, you may provide us with your name, mailing address, phone number, email address, account number, date of birth and Social Security number (SSN) when you fill out an online form or survey, register, log into or update your account through our online services.

When you obtain one of our products or services online, or register for or use one of our online services, we may ask you to provide information about a previous financial transaction with another company (e.g., the amount of your monthly payment to a third party), and use that information to verify your identity (using information obtained from a third-party information service).

Types of information we collect

When you visit or use any of our websites or view any of our electronic communications we may collect information from your computer(s) and your smartphone(s), tablet(s) or other mobile device(s) (together referred to as “mobile devices”). This information includes:

- The make and model of the computer(s) or mobile device(s) you use to visit, use, view or interact with our online services, browser version, hardware and operating system;
- Your mobile phone number, mobile country code, unique device identifier, mobile advertising identifier (assigned by your mobile platform), information about the screen size of your mobile device(s), the date and time of your device use, and other mobile device-related information;
- Your Internet Protocol (IP) address and related information, such as your internet service provider and general location and MAC address;
- Your browsing habits on online services provided by us or third parties, such as search terms you entered on our websites, what websites and pages you visit, how long you stay and what actions you take;
- Search terms that directed you to our websites, which websites you came from, and which websites you visit right after leaving one of our websites;
- Which of our ads or other online content you view, access or click on; and
- Any actions you take in response to electronic communications that we send to you, such as opening the message or clicking an embedded link.

Our service providers may also collect information about your browsing habits on online services offered by third parties and use it for the purposes described below.

Third-party information

We may also collect information about you from additional online and offline sources, including our affiliates, credit reporting agencies and other third-party sources as permitted by law.

Association of information

We may associate the above information from your computer(s) or mobile device(s) through various means, including a unique identifier (such as IP address, customer ID, or visitor ID, unique device identifier and mobile advertising identifier) by using cookies (small data files saved to your browser by websites) and other tracking technologies. When used, these unique identifiers enable us to identify you as our customer, track your activity on our online services and to associate your computer(s) and mobile device(s) with one another, for the purposes described in the following section.

SECTION 3: How do we use your information?

We may use the information discussed above in a number of ways, to:

Deliver products and services to you, which includes:

- Recognizing you when you return to our websites (and remembering your login user ID);
- Verifying your identity;
- Processing applications and transactions;
- Using the location of your mobile device(s) for location-based services you request;
- Facilitating the operation of our websites; and
- Providing you with updates on your accounts, products and services;

Prevent and detect fraud and enhance the security of your account and our online services;

Conduct market research, reporting and development, including to better understand our customers, website visitors and mobile app users, improve our online services, and improve our products and services; and

In other ways as required or permitted by law or with your consent.

Aggregated/
anonymized
information

We may also aggregated or anonymize information about you (so that it does not identify you individually). This aggregate or anonymized information is not subject to this Notice, and we may use it as permitted by law.

How do we
share your
information?

We may share personal information about you, and information collected from your computer(s) and mobile device(s) or received from third parties for everyday business purposes, including with:

- Our service providers for purposes such as servicing accounts, conducting transactions, surveys, market research, data analysis, reporting, marketing, development of our products and services;
- Our affiliates (i.e., companies related to us by common ownership or control) for various purposes permitted by law, including our affiliates' advertising and marketing of their products and services to you;
- Other financial institutions that jointly offer, endorse or sponsor financial products or services with us;
- Other individuals or entities, when we believe that disclosure is necessary to detect, prevent or report suspicious activities, prevent physical harm, financial loss or violations of our agreements and policies;
- Our affiliates or third parties in connection with a corporate transaction, such as a sale of our businesses;
- Regulators and other organizations or individuals who are legally entitled to receive such information; and
- For specific products or services, including third-party fintech apps and data aggregators, when you have given your consent. [Learn more about your security and fintech apps](#)

SECTION 4: Additional Information

Security

We maintain appropriate physical, electronic and administrative safeguards to protect information collected online.

Third-party sites
and services

Our online services may contain links to websites and other online services operated by third parties which are not governed by this Notice. We encourage you to learn about the privacy and security practices of third parties. We are not responsible for the privacy or security of websites and other online services operated by third parties, nor the online collection, use, association or sharing of personal or other information by third parties.

Protecting
children's
online privacy

Our online services are not intended for children under 13 years of age. We do not knowingly collect personal information from such children, or send them unsolicited promotions, without parental consent.

Visitors residing
outside the United
States

If you visit, use or interact with our online services, information about you and your computer(s) and mobile device(s) may be collected, stored, used and processed in and transferred to, from and within the United States. In such instances, applicable U.S. federal and state laws shall govern. If you are a non-U.S. resident, such laws may not provide the same level of protection as the laws of the country of your residence.

Updating your information (Customers)

The accuracy of your account information is important. If you have a financial product or service with TD Bank and you find that any personal information we have or have reported to another party does not appear to be accurate, please contact us at 1-800-252-2551 or through one of our retail stores. Please include your account number, if available.

If you have any questions or comments on our Online Privacy Notice, please contact us

Call: 1-800-252-2551
Send A Letter:
Customer Service
P.O. Box 100114
Columbia, SC 29202-3114

This privacy notice applies to TD Retail Card Services Accounts or your Retail Card Services TD FIT Loan issued by TD Bank, N.A.

This privacy notice applies to consumers and not to business entities or business transactions. The notice does not constitute a contract, nor does it modify or amend any agreement we have with you.

