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2. HOW WE USE YOUR INFORMATION (continued)

- To communicate with you through various channels including telephone, email or mail using the contact information you have provided.
- To promote our products and services and those of third-parties we select, which we believe you will be interested in, provided that we have your consent.

If your information is required to fulfill different purposes than those for which you originally provided your consent as described above, we will request your consent to use and disclose your information for those different purposes.

3. SHARING YOUR INFORMATION

Under certain circumstances, your personal information may be shared among M&T affiliates or subsidiaries or disclosed to other third-parties.

M&T Bank Affiliates and Subsidiaries

All of M&T works together to provide you with the highest quality service and effective solutions to your financial needs. To do so, we may share and consolidate information we obtain about you among our affiliates or subsidiaries to better manage our relationship with you and for those entities to provide information to you about their products or services that we believe may be of interest to you. This gives us the ability to offer you the widest range of financial products and services, and it allows us to make access to them more convenient for you. And, if you have an account with one M&T entity and want to open an account with another, the two may share information, saving you time in opening your new account. We may also provide your information to M&T affiliates or subsidiaries for the purposes of those entities assisting us in servicing your account(s).

We may use the contact information you provide to communicate with you through various channels, including telephone, email or mail. However, if you would prefer that we not share your information among the M&T affiliates and subsidiaries for marketing purposes or if you do not wish to receive special promotional offers, follow the instructions in the *You Have Choices* section below.

If you choose not to have your information shared for marketing purposes among the M&T affiliates or subsidiaries, you will not be refused credit

4. HOW WE PROTECT YOUR INFORMATION (continued)

Accessing Your Account(s) Online

We may provide online access to your account(s) through a website operated by a third-party financial services provider. If you choose to use the online access method for your account(s) please be aware that the collection, use, retention and disclosure of your online banking information and any other personal information that you submit to the online banking website will be subject to the privacy policies of such third-party financial services provider and this Notice. In the event of an inconsistency between our Notice and that of the third-party financial services provider, the Notice of the third-party financial services provider shall govern. Please review the Privacy Notice of our third-party financial services provider carefully before accessing your account(s) online.

5. INDIVIDUAL RIGHTS TO ACCESS, CORRECT, ERASE, AND PORTABILITY

You have the right to access at any time any personal information that M&T retains about you. However, in certain circumstances, such as, for example, in the case in which access would reveal confidential information about a third-party, or if the information is legally privileged, applicable law may permit us to deny access or to provide you with only partial information. You also have the right to correct any of your personal information held by us that you demonstrate is inaccurate. If you are a resident of Québec, you have additional rights to de-indexing and portability of your information.

You may direct any complaints or requests to access, correct, etc. in writing to the attention of your M&T representative, via email to canada@mtb.com, or via mail to:

ATTN: Privacy Office
161 Bay Street
Suite 2520
Toronto, ON M5J 2P1

We reserve the right to make a nominal administrative charge for any copying that is required to comply with your request.