

**M&T BANK
CANADA PRIVACY NOTICE**

At M&T Bank, we are committed to safeguarding your personal information and maintaining your privacy. This

industry type, financial status and details regarding the owners, operators and directors).

It is always your choice to provide information to us. However, if you decide not to provide certain information, we may not be able to provide you with certain services or products and it may be more difficult for us to suggest appropriate solutions and provide you with information about your options.

In our ongoing effort to improve our service offerings, we may also collect non-personal aggregate information from surveys, public records and internet sites to help us understand our clients' interests and to manage business risks.

2 HOW WE USE YOUR INFORMATION

To provide you with high quality products and services. For the purposes indicated or permitted in your agreements with us and in connection with the products and services you request from time to time, including maintaining accurate and up to date records and servicing your account(s) with us.

To protect you. We use information to confirm your identity when you contact us, and to safeguard

