



MD Financial
Management

MD Privacy Commitment

MD Financial Management's (MD) business and reputation have been built on trusted relationships with our customers, our employees and other stakeholders. The protection of information in our custody is a critical component of these trusted relationships.

As part of our ongoing commitment to fostering and maintaining trust, MD, as a member of the Scotiabank group of companies, has established a robust privacy program that is designed to protect the personal information entrusted to us. We work hard to:

- **Be accountable:** We have established a foundational privacy framework that sets out the structure and accountability for the treatment of personal information across MD. Our privacy framework is overseen by a dedicated Privacy Office, led by our Chief Privacy Officer, that sets and maintains MD's privacy program.
- **Be safe:** We have implemented measures designed to protect the personal information that has been entrusted to us.
- **Be respectful:** We collect, use and disclose personal information in a manner that is fair, ethical and non-discriminatory.
- **Be useful:** We use information to deliver value, enhance the financial services experience and manage our business.
- **Be adaptable:** We monitor privacy and data protection laws, standards and industry practices so that we can provide our products and services in a manner that respects privacy.
- **Be transparent:** We explain how we handle personal information in a clear and easily accessible manner. The following documents describe our privacy practices:

PRIVACY AGREEMENT

Our MD Privacy Agreement describes how we treat personal information, including the types of personal information we collect, when and why we collect and use personal information, and the circumstances when we share and disclose it.

DIGITAL PRIVACY AND INTEREST-BASED ADVERTISING POLICY

Our Digital Privacy and Interest-Based Advertising Policy describes how MD, and the Scotiabank group of companies, uses cookies and other technologies to deliver more relevant advertising, among other reasons.