

THIS PRIVACY NOTICE EXPLAINS WHAT PERSONAL INFORMATION IS COLLECTED BY NATIXIS CIB AMERICAS AND HOW IT IS USED

Why?	Financial companies are accountable for all personal information under their control and choose how they share your personal information. U.S. Federal laws give consumers the right to limit some but not all sharing of such information. U.S. and Canadian Privacy laws, including the Canadian Federal Personal Information Protection and Electronic Documents Act (PIPEDA) require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • social insurance number and employment information • account balances, transaction history and credit information • investment experience 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the sections below, we describe the reasons financial companies share customer personal information and what you can do to limit this sharing.	
Summary: Reasons we disclose your personal information		Does Natixis share?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.		Yes
For our marketing purposes —to offer our products and services to you		Yes ¹
For joint marketing with other financial companies		No
For our affiliates' everyday business purposes — Information about your transactions and experiences		No
For our affiliates' everyday business purposes — Information about your creditworthiness		Yes
For our affiliates to market to you		Yes
For nonaffiliates to market to you		We don't share
For access to your personal information or to withdraw your consent to our sharing of information for marketing, contact our Privacy Officer:		Email: Privacyofficer@us.natixis.com
Questions? Contact our Privacy Officer:		Email: Privacyofficer@us.natixis.com

¹ Only Canadian residents are permitted to limit sharing of personal information for marketing purposes.

Who we are	
Who is providing this Privacy Notice?	Natixis CIB Americas entities that utilize the names: Natixis Canada Branch, Natixis New York Branch, Natixis Real Estate Capital LLC, Natixis Financial Products, Natixis Securities Americas LLC and Natixis North America LLC (“Natixis” or “we”).
Definitions used in this Privacy Notice	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies under Natixis CIB Americas including Natixis Canada Branch, Natixis New York Branch, Natixis Securities Americas LLC and Natixis North America LLC.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share personal information with (as described above) can include financial services companies such as service providers that perform support services for a client’s account or process a client’s transactions with us. If any customer information is shared, we require companies working for us to protect such information in accordance with privacy laws.
Business Transfers	As we develop our business, we might sell or buy business or assets. In the event of a corporate sale, merger, reorganization, dissolution or similar event, clients’ information may be part of the transferred assets.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>We do not joint market with other nonaffiliated financial service companies</p>
What we do	
How does Natixis protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with privacy law. These measures include physical, administrative and technical safeguards, secured files and buildings. Only our authorized employees who require access to your personal information will have access to your personal information and they will have been made aware of the importance of keeping it confidential. We carefully select service providers who may have access to your personal information and require them to be bound by the privacy and security standards that meet our requirements. We carry out audits on our security procedures and measures on a regular basis to ensure that they are being administered properly and that they remain effective.

<p>How does Natixis collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account or perform transactions • apply for a loan • seek advice about your investments <p>We also collect your personal information from others, such as credit bureaus, affiliates, as well as from third parties or sources that are available to the public.</p> <p>We collect information for identity matching and credit check purposes, and to meet legal and regulatory obligations including certain local reporting requirements. We will collect financial and transactional information to assess creditworthiness or eligibility for our products or services, and to understand how you use our different products and services.</p>
<p>How does Natixis use my personal information?</p>	<p>We use your personal information for a variety of purposes, including:</p> <ul style="list-style-type: none"> • to verify your identity; • to evaluate your creditworthiness and assess your eligibility for requested products and services; • to set up, administer, service and manage your products or services; • to communicate with you by various methods regarding products and services that may be of interest to you; • to manage your relationship with us, including measuring the quality of customer service; • to compile statistics and conduct market research to better manage our business and to develop new products and services; • to comply with legal and regulatory obligations <p>Your personal information may be used for other purposes to which you consent or that are permitted by applicable law.</p>
<p>How does Natixis disclose my personal information?</p>	<p>We may disclose your personal information to third parties, including the following: with our affiliates and nonaffiliates, in order for these entities to perform administrative services on our behalf;</p> <ul style="list-style-type: none"> • with government agencies, to meet legal, regulatory, insurance, audit and security requirements; • to third parties in connection with a Business Transfer; • unless you have opted-out, we may share personal information with our affiliates for marketing purposes <p>Our affiliates and nonaffiliates may be located in countries outside of your country of residence (such as in the United States or Canada) and your personal information may be collected, used, disclosed, stored and processed in the United States, Canada or elsewhere outside of your country of residence for the purposes described in this Privacy Notice. Your personal information will be subject to the laws of the jurisdiction where it is stored and processed, which may differ from the laws of your resident country. Such laws may require that your personal information be disclosed to courts, government authorities, or law enforcement in circumstances that differ from your resident country’s law.</p>

<p>Can I limit use and disclosure of my personal information?</p>	<p>Subject to legal or contractual restrictions and reasonable notice, you may withdraw your consent to our collection, use and disclosures of personal information at any time. If you withdraw your consent to certain uses of your personal information, we may no longer be able to provide certain of our products and services.</p> <p>If we have provided or are providing services to you, your consent will be valid for so long as necessary to fulfil the purposes described in this Privacy Notice or otherwise described to you at the time of collection, and you may not be permitted to withdraw consent to certain necessary uses and disclosures.</p> <p>Unless you specify otherwise, we may contact you about our products and services that may be of interest to you, and share your personal information with affiliates, in order to enable them to offer you additional products and services. If you do not want your personal information to be used for marketing purposes, either by us or by our affiliates, you may contact us at any time by phone at the telephone number provided above. Please refer to the table above for your rights to limit sharing of personal information.</p>
<p>Does Natixis update and provide access to my personal information?</p>	<p>We will update the personal information that we have on file when you notify us of any changes.</p> <p>To request, review or verify your personal information that we have in our files, you may contact us at the number below. When requested, we will tell you what personal information of yours we have, what it is being used for and to whom it has been disclosed. When requested, we will give you access to your personal information. In certain situations we may not be able to give you access to all of your personal information: for example, when access would reveal information about a third party (i.e. joint account). If we are unable to provide you with some of the personal information, we will explain the reasons for this lack of access when asked.</p>

For Canadian Residents: If we do not adequately address your complaint, concern or question, you may also contact The Office of the Privacy Commissioner of Canada at Place de Ville, 112 Kent Street, 3rd floor, Ottawa, Ontario K1A 1H3, or call that office toll-free at 1-800-282-1376.