TD Securities

California Consumer Privacy Act Notice at Collection

Effective Date: March 3, 2026

This California Consumer Privacy Act Notice at Collection (this "**Notice**") is provided on behalf of TD Securities (USA) LLC and its subsidiaries (referred to collectively as "TD Securities", "**we**", "**us**", "**our**" or similar pronouns) and applies solely to California residents who are TD Securities customers, users of the Sites (as defined below), applicants for a position with TD Securities or others ("**consumers**" or "**you**"). TD Securities adopts this Notice to comply with the California Consumer Privacy Act of 2018 ("**CCPA**"), the California Privacy Rights Act of 2020 (the "**CPRA**"), and regulations promulgated under the foregoing (collectively, as amended, "CCPA"). Any terms defined in CCPA (such as "**personal information**" or "**share**") have the same meaning when used in this Notice. This Notice supplements the information contained in our Online Privacy Notice which applies to information collected through our website located here, our client portals and/or applications, or any other website or online service on which such notice is posted (collectively, the "**Sites**").

Financial institutions collect personal information necessary to offer and provide financial products and services, as well as permitted by federal, state, and local law. TD Securities collects personal information to use for various business purposes, including but not limited to:

- **Operational Purposes**, includes offering and providing financial products and services, processing and fulfilling payments and other transactions, and to service existing or prospective accounts, products and service offerings.
- **Security and Fraud Detection**, includes verifying client's identities; detecting security incidents; protecting against malicious, deceptive, fraudulent or illegal activity; and supporting prosecution of such activity.
- **Marketing and Data Analytics**, includes advertising and marketing initiatives and services, data analytics and quality assurance reviews.
- **Internet and Web Interaction**, please see our Online Privacy Notice for a detailed explanation on the data collected when you interact with any of our electronic communications.
- **Legal and Regulatory Obligations,** includes collection, disclosure, and storage of data necessary to comply with statutory or regulatory requirements.
- **Other notified purposes**, for any other purposes disclosed to you at the time we collect your information or pursuant to your consent.

Categories of Personal Information

The categories of personal information we have collected in the preceding 12 months include:

- Identifiers, such as name, postal address, email address and other contact details, Social Security number, identification number, identification documents such as passport, national identity card or driver's license, unique personal identifier, online identifier, Internet Protocol address or other similar identifiers.
- Personal information covered under California Customer Records statute (Cal. Civ. Code § 1798.80(e)), This can include data that is also covered under other categories. Personal information in this category encompasses a broad range of data that identifies, relates to, or could be reasonably linked to a specific individual, can include but is not limited to data such as name, address, telephone number, signature, Social Security number, passport number, driver's license or state identification card number, employment, employment history or bank account number.
- Protected classification characteristics under California or federal law, such as age, race, citizenship or sex.

- Commercial information, such as records of real or personal property, products or services, account balance, account transactions, assets and account history, risk tolerance or services obtained or considered.
- Internet or other electronic network activity, such as browsing history, search history or information on a consumer's interaction with a website, application or advertisement.
- Geolocation data
- Professional or employment-related information
- Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).

Categories of Sources

We collect personal information directly from you (e.g., from applications or other forms and questionnaires), indirectly from you (e.g., from observing your actions on the Sites) and from other sources, such as information from service providers, social media platforms, Government agencies, analytics providers, operating systems and platforms, credit bureaus and vendors supplying background checking services, commercially available sources, public records, our affiliates or other business partners.

Use and Disclosure for Business and Commercial Purposes

We use and disclose each of the categories of personal information listed above for business or commercial purposes. These purposes include for all stated purposes above for which TD Securities may collect personal information, to operate, manage and maintain our business, to comply with applicable legal and regulatory requirements, to provide our products and services, in connection with our vendor relationships, for job applicant administration and review, for auditing purposes, debugging/repair activity, to perform requisite risk assessments including background, credit, money laundering and conflict checks and to accomplish our business purposes and objectives.

Categories of Third Party Recipients

This includes the categories of third parties, service providers or contractors with whom TD Securities may disclose personal information and the categories of personal information that may be disclosed with such third parties, service providers or contractors.

We may disclose to government, regulatory, or legal authorities. Any categories of personal information collected can be disclosed that is subject to legal process or proceedings. In some instances, we may share your personal information with our clients, customers and other relationships with whom you have an existing or prospective business relationship (e.g., sharing contact information to facilitate scheduling meetings, or in connection with a conference or event).

In the preceding 12 months, we have disclosed the categories of personal information listed above with our service providers, business partners and affiliates who are involved in providing our services or operating our business.

"Sales" and "Sharing" of Personal Information

We have not sold or shared personal information in the preceding 12 months.

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TD Securities does not sell or share personal information of minors under 16 years of age. Under CCPA, a “sale” means the disclosure of personal information to a third party, service provider or contractor for monetary or other valuable consideration. “Share” or "Sharing" when used in this notice has the meaning of the term in the CCPA: the disclosure of personal information to a third party, service provider or contractor for cross-contextual behavioral advertising, whether or not for monetary or other valuable consideration. Although the CCPA does not require businesses that do not sell or share information to provide the option to opt out, we are providing opportunity for consumers to exercise such a right if in the future we engage in business practices that are considered to be a sale or share under the CCPA. If you would like to opt out of the sale or sharing of your personal information, you can submit an opt-out request by clicking the request link.

Retention of Personal Information

TD Securities has established information retention guidelines that define consistent minimum standards and requirements for the length of time information and records are to be maintained. Standards and procedures will also be in place to mandate the suspension of ordinary disposition and destruction processes as necessary, and to comply with preservation obligations related to actual or reasonably anticipated litigation, regulatory requirements, supervisory investigation or audit.

Personal information does not include:

- Publicly available information. “Publicly available information” means: information that is lawfully made available from federal, state, or local government records or information TD Securities has a reasonable basis to believe is lawfully made available to the general public by a consumer or from widely distributed media, or by the consumer; or information made available by a person to whom the consumer has disclosed the information if the consumer has not restricted the information to a specific audience;
- Truthful information that is a matter of public concern;
- Consumer information that is deidentified or aggregate, as those terms are defined by the CCPA; and
- Information otherwise exempt from the CCPA, such as personal information collected, processed, sold, or disclosed subject to the federal Gramm-Leach-Bliley Act and implementing regulations.

Your CCPA Rights

The California Consumer Privacy Act (CCPA) provides California residents rights regarding the collection and use of their personal information, subject to certain exceptions. An authorized agent may submit requests on your behalf. An authorized agent is a natural person, or a business entity registered with the Secretary of State to conduct business in California, that you have authorized to act on your behalf.

Generally, California residents have the following rights:

Right to Know & Access. Consistent with applicable law, you have the right to request and receive a portable copy of any personal information TD Securities has collected on you since January 1, 2022. This will include any information provided in your CCPA request form. You may submit a request no more than two times in a 12-month period; this period begins upon your first submission of the request form.

Right to Correct Inaccurate Personal Information. You have the right to request that we correct inaccurate personal information we maintain about you.

Right to Request Deletion of Personal Information. You have the right to request that we delete the personal information we collected about you, subject to certain exceptions provided by CCPA.

Right to Opt-Out of the Sale of Personal Information or Sharing of Personal Information for Cross-Context Behavioral Advertising. TD Securities does not sell or share personal information for cross-context behavioral advertising.

Right of No Retaliation Following Opt-Out or Exercise of Other Rights. To not be denied a product or service, charged a different price or rate, denied a discount or other benefit because the consumer exercised any of his/her rights under CCPA.

Exercising Your Rights, to request to exercise the rights described above, please submit a verifiable consumer request to us by either calling us at 1-800-892-6818 or by completing our request link.

If you have any questions, please contact us using the information in the Contact Us section below. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. To process your CCPA request(s), you will be asked to provide information about yourself. We will use this information to verify your identity. This will include basic contact information (street address, phone number, e-mail) and last four digits of Social Security Number, or Tax ID number and year of birth or additional information we may require to sufficiently verify your identity. This information will not be further disclosed or retained for longer than necessary for purposes of verification or used for unrelated purposes. The verifiable consumer request must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative. Please describe your request with sufficient detail for us to properly understand, evaluate and respond to it.

Requests from Authorized Agents

If you would like an authorized agent to submit a request under CCPA on your behalf or if you are an authorized agent of a consumer and registered with the Secretary of State to conduct business in California, please follow the instructions for requests from authorized agents as explained on our request form.

Changes to this Notice

We reserve the right to amend this Notice at our discretion at any time. When we make changes to this Notice, we will post the updated Notice on the website and update the Effective Date. **Your continued use of the Sites following the posting of changes constitutes your acceptance of such changes.**

Contact Us

If you have any questions about the content of this Notice, please do not hesitate to contact us at 1-800-892-6818 .To exercise your rights, please click the link to complete the request form.

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Frequently Asked Questions

Who does CCPA apply to?

CCPA applies to California residents only. For purposes of CCPA, a California resident is a person who is in California for a purpose that is not temporary or transitory or is domiciled in California but is outside of the state for a temporary or transitory purpose. The rights described above do not apply to residents of other U.S. states or persons who reside outside of the United States.

What doesn't the CCPA apply to?

There are certain activities, information, and circumstances involving the collection, use, processing, sale, or disclosure of personal information that are exempt or excluded from CCPA. CCPA exemptions and exclusions include, but are not limited to:

- Personal information collected or sold if every aspect of the commercial transaction takes place wholly outside of California.
- Deidentified or aggregate consumer information.

GLBA: The CCPA does not apply to personal information collected, processed, sold or disclosed subject to Gramm-Leach-Bliley Act and its implementing regulations (GLBA). GLBA is the federal law that regulates the collection, disclosure, and safeguarding of individuals' nonpublic personal information who obtain financial products or services primarily for personal, family, or household purposes from a financial institution. There are other types of personal information that are not covered by the rights and limitations in the CCPA.

Fair Credit Reporting Act: CCPA does not apply to any activity involving the collection, maintenance, disclosure, sale, communication, or use of any personal information bearing on an individual's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living by a consumer reporting agency, user or furnisher of consumer reports as defined under the Fair Credit Reporting Act.

What can I expect if I exercise any of my rights?

Opt Out Request

TD Securities does not "sell" or "share" your personal information for cross-context behavioral advertising.

Request to Know and Access

Consistent with applicable law, you will receive a response to your verified request within 45 days of submission, unless we notify you prior to the end of those 45 days that the delivery date of the response will be extended by an additional 45 days. Along with the response to the verified request, you will receive a copy of certain information TD Securities has collected on you since January 1, 2022. This will include any information provided in your verified consumer request form. TD Securities is not obligated to provide a response more than twice in a 12-month period; this period begins upon your first submission of the verified consumer request.

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Request to Correct

You will receive a confirmation of your correction request within 45 days of submission, unless we notify you prior to the 45 days that the delivery date of confirmation will be extended by an additional 45 days. Consistent with applicable law, we will correct your information at your request.

Deletion Request

You will receive a response to your verified request within 45 days of submission, unless we notify you prior to the end of those 45 days that the delivery date of the response will be extended by an additional 45 days. Consistent with applicable law, we will delete your personal information in response to your request.