

COLLECTION AND TRANSFER OF PERSONAL INFORMATION TO SERVICE PROVIDERS OUTSIDE CANADA (“OUT OF CANADA SERVICE PROVIDERS STATEMENT”)

Our Privacy Commitment

ATB Financial¹ is committed to making sure that your personal information is protected.² You may find this commitment by ATB in our *Privacy Code*, which is available on our website at www.atb.com, or you may obtain a copy from any of our branches.

This *Out of Canada Service Providers Statement* (the “Statement”) sets out why we provide your personal information to out of Canada third party service providers, and the countries where the service providers are located.

What is Personal Information?

Personal information is any information that identifies you as an individual (“Personal Information”). Examples of your Personal Information include your name, address, date of birth, gender, social insurance number, passport number, birth certificate, driver’s licence numbers, credit history, and your account information.

Personal Information includes Personal Employee Information. Personal Employee Information is information that may be required to set up, carry on, or bring to an end an employment relationship.

Personal Information excludes an individual’s business contact information such as name, position or title, business telephone number, business address, business e-mail address, business fax number and other business information used to contact an individual concerning the individual’s business.

Collecting and Transferring your Personal Information to Service Providers outside Canada

As part of our standard business operations, we ensure access to your Personal Information is restricted internally to ATB Financial. Our business requires that we sometimes contract with service providers outside Canada to carry out certain functions on our behalf such as data processing and back-up. In such situations, we enter into contracts with our service providers and they cannot disclose your Personal Information except where authorized to do so by law or by ATB Financial. Currently, we have

¹ Alberta Treasury Branches, and its wholly owned subsidiaries, including ATB Securities Inc., ATB Investment Management Inc. and ATB Insurance Advisors Inc., are hereinafter collectively referred to for the purposes of this *Out of Canada Service Providers Statement* as “ATB Financial.”

² For the purposes of this *Out of Country Service Providers Statement*, “you” and “your” refer to an individual obtaining products and/or services from ATB Financial, and “us”, “we”, and “our” refer to ATB Financial.

entered into contracts with service providers in the United States to provide the following services to ATB Financial:

S/N	Country	Purpose
1)	United States	A service provider who stores ATB employees' identity numbers in the United States as back-up to employee identity information stored in Canada
2)	United States	ATB uses a service provider in the United States to process bill payments by customers and employees. The service provider backs up the processed data in the United States.
3)	United States	A service provider in the United States who manages the relocation of ATB employees. The service provider collects, uses and retains Personal Employee Information in the United States for relocation purposes.
4)	India	A service provider in India has access to some of our fund holder information. The service provider's access to personal information is for the purpose of processing fund holder information.

We ensure that the above service providers meet our privacy standards before we enter into contracts with them. We also require them to secure and maintain confidentiality over your Personal Information. We only provide the personal information that is required to perform the services requested by us.

We have in place different security measures such as organizational, contractual, and technological measures to protect your Personal Information from loss, unauthorized access, or disclosure.

ATB Financial is committed to making sure that your Personal Information is kept confidential and has prepared this Statement to serve you better. Should you require more information about the collection or transfer of your Personal Information to service providers outside Canada, you may write ATB Financial's Privacy Officer at:

ATB Financial
 Corporate Privacy Officer
 9888 Jasper Avenue (Transit 115)
 Edmonton, Alberta, Canada
 T5J 1P1

You may also contact ATB's Contact Centre at: 1-800-332-8383