

# OUR PRIVACY POLICY

Updated June 28, 2024

Thank you for visiting our website for Hudson's Bay Company ULC ("**Hudson's Bay**"). We are committed to providing a safe and personalized shopping experience. This commitment includes using your personal information to fulfill those goals and respecting and protecting the privacy of your personal information.

This privacy policy describes the types of information we collect from and about you when you visit our website available at **www.thebay.com** ("**Site**"), use our mobile application ("**App**"), visit or make a purchase at our stores (each a "**Store**"), activate and use your Hudson's Bay Rewards membership to earn or use points, or otherwise contact or interact with us in any other way (collectively "**Services**"). This privacy policy also explains how Hudson's Bay may collect, use and share your personal information, as well as your ability to control certain uses of it.

## LIST OF FREQUENTLY ASKED QUESTIONS

1. What personal information does Hudson's Bay collect, and when does Hudson's Bay collect it?
2. What does Hudson's Bay use personal information for?
3. What tracking technologies does Hudson's Bay use, and what choices do I have about their use?
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**11. How does Hudson's Bay communicate changes to this policy?**

**12. Whom do I contact if I have additional questions or concerns about this policy?**

## **ANSWERS TO FREQUENTLY ASKED QUESTIONS**

**1: What personal information does Hudson's Bay collect, and when does Hudson's Bay collect it?**

**We collect personal information when you interact with us**, for example:

- When you contact us, we collect information about that interaction, such as when and why you contacted us.
- When you complete a transaction, such as your name, delivery/billing address, email address, phone number, credit or debit card number, expiry date, CVV, or other payment information.
- When you browse our Site or use an App, we may collect information including your interests or preferences and information about your connection or devices, such as your IP address, device type and browsing activity – for more information, see “**What tracking technologies does Hudson's Bay use, and what choices do I have about their use?**” below.
- When you sign up for our Gift Registry, personal shopping, or similar programs, we collect your contact information, and information about your preferences and products purchased. We also collect information about the event associated with the Gift Registry.
- When you participate in contests, promotions, surveys, and similar activities, we collect information necessary to administer that activity.
- If you make a purchase at a designer boutique, restaurant, salon or other similar service offered within a section of a Store that is licensed by a third party (“**Boutique Service**”), we and the Boutique Service may each collect your contact information (including billing and shipping information), and payment or gift card information. Any such information in our custody is subject to this privacy policy and any such information in the Boutique Service's custody is subject to its privacy policy.
- When you visit our Stores, we (or any Boutique Service) may collect information as part of normal course video surveillance, and our efforts to ensure safe and secure premises, and to protect our property.

**We collect personal information when you apply for, and participate in, the Hudson's Bay Rewards Program**, for example:

- As part of enrollment, we collect your name, birthday, and contact information, as well as any interests you wish to share.
- If you are a program member, we collect your transaction and purchase history, account information and status, and information on your eligibility for, or redemption of, rewards or other program benefits.
- If you are a program member, we may collect personal information about your browsing on our Site and App, and engagement with our targeted advertising. For example, we may serve you with targeted advertising on social media or advertising platforms, like Facebook, Instagram, Pinterest, Google, or Microsoft, using the email address associated with your loyalty program account. For more information, see **“What tracking technologies does Hudson’s Bay use, and what choices do I have about their use?”** below.

**We collect personal information when you apply for and use a Hudson’s Bay Mastercard® - powered by Neo**, for example:

- When you apply for the card, we (on behalf of the credit provider) may collect your name, contact information, date of birth, and other information necessary to process your application and service your account. The credit provider will have its own privacy policy that relates to how they collect and handle your information. You therefore should refer to their privacy policy to understand how they collect and handle your information and what kinds of choices you have – see **Neo Financial Privacy Policy**.
- When you use the card, we receive information about your credit card account and transactions made with the card from the credit card provider, such as the merchant category, location, date, and amount of purchase. In addition, we receive your contact information, account status, and birthdate. This information-sharing is described in more detail in the cardholder documents provided with your credit card.

**We collect personal information if another individual provides it to us**, for example:

- If someone sends you a communication from the Services (e.g., sending a gift or virtual gift card), we may collect your name and contact information necessary to send that communication. We consider that person to have your consent and authorization to provide us with your personal information for relevant purposes described in this privacy policy – unless and until we are advised otherwise.

**We collect personal information from third party sources**, for example:

- We may collect information from other sources to update or supplement the information that you provide or that we collect automatically (such as information to validate or update your address or other demographic information). For example, we may receive updates from Canada Post as to changes to your mailing address.
- When you connect with us through a third-party site (such as a social media or advertising platform), we may collect information based on your registration and privacy settings on that third-party site.

**Combination of Information:** We may combine the information we receive from or about you, including information you provide to us and information we automatically collect through the Site or App, as well as information across other computers or devices that you use, with information we collect or receive about you from other sources.

## **2: What does Hudson’s Bay use personal information for?**

**We use your personal information to respond to your requests or complete your transactions**, such as:

- Communicating with you, responding to your questions, or advising you of changes or updates to your orders, or other customer support.
- Processing your transactions, including any order confirmations, shipping and delivery, installation and associated order-tracking, processing payment.
- Handling returns and refunds.
- Servicing products you purchased from us.

**We use your personal information to better serve you, including to market relevant products and services that might be of interest to you on behalf of Hudson's Bay or its vendors,** such as:

- Providing you with:
  - Customized Site or App content, and
  - Targeted offers, promotions and advertising
    - On the Site or App,
    - Through other third-party sites or apps,
    - Via email, text messages, or
    - Via App push notifications.

See **"What tracking technologies does Hudson's Bay use, and what choices do I have about their use?"** below.

If you are a Hudson's Bay Rewards Program member, providing you with targeted offers, promotions and advertising through social media and advertising platforms, and measuring the effectiveness of that advertising. See **"Interest-Based Advertising and Analytics"** below.

Analyzing your demographics and purchase history to provide you with relevant offers, promotions and advertising that may be of interest to you.

Monitoring and improving the quality of our operations, such as recording telephone calls with our representatives for quality assurance purposes.

**If you are a member of the Hudson's Bay Rewards Program, we use your personal information to administer that loyalty program, including to provide you with program benefits,** such as:

- Accumulating and redeeming points.
- Analyzing your demographics, browsing history on the Site or App, and purchase history, and providing you with relevant offers, promotions and advertising that may be of interest to you, as noted above.

**We use your personal information to improve our products and services,** through:

- Analysis to better understand the effectiveness of our:
  - advertising, contests, promotions, surveys and similar activities,
  - Sites or Apps,
  - products or services, or
  - operations.
- Generating de-identified information for further analysis and decision-making about product, service or operational improvements, such as to identify trends in our customers, or the use of our Sites or Apps, or purchase of products or services, as a whole, including to support decisions about such improvements.

**We also use your personal information to address our business and legal needs,** such as:

- Ensuring the safety of our premises, and the health and safety of the individuals who visit or work at or near our premises.
- Investigating, detecting or preventing theft, fraud, unauthorized transactions, damage to our premises and systems (including Sites and Apps) or those of associated organizations, or other breaches of law or liabilities, and managing risk exposure, including by identifying potential hackers and other unauthorized users.
- Investigating and responding to breaches of contractual obligations and legal claims.
- Other purposes for which you may consent, or as permitted or required by applicable law.

### **3: What tracking technologies does Hudson's Bay use, and what choices do I have about their use?**

#### **Tracking Technologies**

We, or third parties working on our behalf, use certain tracking technologies to collect information about visitors to our Site or App, users of our online Services, and interactions with our emails and online advertisements. These tracking technologies may include cookies and web beacons/pixels, tags.

For example, we collect information such as:

- your browser type, operating system type or device model,
- IP address, location information, device identifier or other unique identifier,
- Viewed Site or App pages, links that are clicked, sites or apps visited before coming to our Site, the amount of time you spend viewing or using the Site or App, the number of times you return, or other click-stream or site usage data. We collect information through web beacons/pixel tags such as emails we send that you open, forward, or click through to our Site or App.

Collecting this information, and (where relevant) linking it with certain personal information, helps us to tailor our Site and App and personalize and otherwise enhance your online shopping experience by saving your preferences while you are visiting a particular Site or App, and to help identify Site or App features, promotions, advertisements, and offers that may be of particular interest to you, and retarget online and mobile advertisements to you across computers or devices you may use (as described below).

In addition, we may use a third party to help us gather and analyze information about the areas visited on the Site or App (such as the pages most read, time spent, search terms and other engagement data) in order to better understand who is using the Site or App, how people are using the Site or App, and how to improve the effectiveness of the Services, user experience and related Site content. These third parties may use cookies and other tracking technologies.

For example, we may use Google Analytics, a service from Google, Inc. that uses cookies. The information collected by the cookies (which includes your IP address) is transferred to Google who stores and processes the information in the United States.

#### **Interest-Based Advertising and Analytics**

We work with advertising companies that use their own tracking technologies on our Site and App and other websites and apps in order to provide you with tailored advertisements on our behalf. These companies collect information about your activity across your different devices on our Site and App and third-party websites and apps (such as web pages you visit and your interaction with our advertising and other communications). This information is used to make predictions about your preferences, develop personalized content and deliver ads that are more relevant to you on third-party websites and apps.

We may also use services provided by social media or advertising platforms, like Facebook, Instagram, Pinterest, Google or Microsoft, to serve targeted advertisements on such platforms to you or others. In addition, if you are a loyalty program member, we may provide your email address or other basic personal information (including purchase information) to the platform provider for such purposes and to evaluate the effectiveness of our online advertising campaigns.

Information shared with a third-party platform is subject to that platform's privacy policy and any terms of use governing your account with that platform.

## **Options for Tracking Technologies**

You have several options to accept or limit tracking technologies.

### *General*

- You can use our cookie settings to opt in and out of cookies. See "Manage Cookies" on our Site.
- You can set your browser or operating system settings to limit certain tracking or to decline or delete cookies.

However, certain parts of the Site and App require cookies. So, limiting or declining cookies may mean that you may not be able to use certain features on the Site or App or take full advantage of all of our offerings.

Please refer to your web browser's or operating system's website or "Help" section for more information on how to delete and/or disable your browser or operating system from receiving cookies or controlling your tracking preferences. Our system will respond to Do Not Track requests or headers where it is technically feasible.

### *Advertising*

- For more information about interest-based advertising on your desktop or mobile browser and to understand your options, including how you can opt-out of receiving interest-based ads from third-party advertising companies participating in the Digital Advertising Alliance of Canada ("DAAC") Self-Regulatory Program for Online Interest-Based Advertising, please visit the DAAC website at <https://optout.aboutads.info/?c=3&lang=en>.
- To learn more about interest-based advertising in mobile apps and to opt out of this type of advertising by third-party advertising companies that participate in the DAAC's AppChoices tool, please download the version of AppChoices for your device at <https://youradchoices.ca/appchoices/>.

Please note that even if you decline the use of interest-based advertising by a third party, these tracking technologies may still collect data for other purposes (including analytics). You will still see ads from us, but the ads will not be targeted based on behavioral information about you and may therefore be less relevant to you and your interests.

- On your mobile device, you may also adjust your privacy and advertising settings to control whether you want to receive more relevant advertising.
- If you have an account with social media or advertising platforms, like Facebook, Instagram, Pinterest, Google or Microsoft, those platforms may permit you to adjust your privacy or advertising settings, including interest-based advertising. Review the settings and privacy policies of those social media platforms for more details. For example, Facebook allows its account-holders to opt out of targeted advertising from Hudson's Bay and others – see at <https://www.facebook.com/ads/settings>.

#### *Analytics*

- For more information about Google Analytics or if you wish to prevent your data from being used by Google Analytics, Google has developed the Google Analytics opt-out browser add-on available at <https://tools.google.com/dlpage/gaoptout/>. You can also obtain additional information on Google Analytics' data privacy and security at the following links: <https://policies.google.com/technologies/partner-sites> and <https://support.google.com/analytics/topic/2919631>.

If you have other objections to the use of tracking technologies or the resulting analytics that cannot be addressed through the above methods, please contact us using any of the methods set out under the heading “**Whom do I contact if I have additional questions or concerns about this policy?**” below.

#### **4: When does Hudson's Bay share personal information with others?**

Hudson's Bay will never sell or rent your personal information to third parties. Hudson's Bay shares personal information with others with your consent or as permitted or required by applicable law. Hudson's Bay may share personal information we collect from and about you in the following ways:

**We may share your personal information where necessary to respond to your requests or complete your transactions**, such as facilitating delivery or return of products through third-party carriers.

**We may share your personal information with our Boutique Service operators if you use Services that are part of joint sales programs with those Boutique Services.** Certain Services may be provided to you in association with our other companies – who will be identified to you as part of those Services. If you choose to participate in those Services, personal information you provide as part of those Services will be shared with that Boutique Service operator for it to fulfill identified aspects of the Services to you.

**We share your personal information with social media and advertising platforms to deliver targeted advertising**, and measure the effectiveness of that advertising. See “**Interest-Based Advertising and Analytics**” below.

If you are a member of the Hudson's Bay Rewards loyalty program, **we share your personal**

**information as part of that loyalty program, including to provide you with program benefits,** such as:

- Earning and/or redeeming points with program partners.
- Sharing your transaction and account information with the credit provider in connection with the joint administration of the credit card program.
- Sharing your transaction and account information with our co-marketing partners for purposes of our customer analytics and marketing, with your consent.
- Hudson's Bay has entered into arrangements with third parties whereby points can be earned or redeemed by Members in conjunction with separate partner programs established by these Partners. The Program is founded on sharing certain Member personal information with Partners. Those arrangements include contractual obligations to comply with applicable privacy law.

Note: The collection, use and disclosure of this information is required in order for you to earn points and enjoy the membership benefits under the loyalty program, including eligibility to the Hudson's Bay credit card. You can withdraw your consent for the collection, use and disclosure of this information by Hudson's Bay and request the deletion of your personal information associated with your Rewards account by contacting us at **privacy@hbc.com**, or by using the "delete my account" setting within the App. If you delete your account, any points within your Rewards account will be forfeited in accordance with the terms of the Hudson's Bay Rewards Program, and you will no longer be eligible for a Hudson's Bay credit card or able to sign in to the Site or App.

When you make a purchase, we may share your personal information with our fraud prevention partner, Riskified. We may share your name, contact information, partial payment card information, transaction-level details, as well as your IP address and other information about your device with Riskified. Riskified will incorporate that data into its fraud protection technology which includes automated decision-making based on your personal information to help prevent fraud. That technology also combines similar data Riskified receives from its other clients as well as other third-party data sources – and then uses your data and such other data to help us and other organizations detect and prevent fraudulent transactions. For more information about the manner in which Riskified treats your personal information or how to access, update or delete the personal information maintained by Riskified, click here **<https://www.riskified.com/deco-terms-privacy>**

**We may also share your personal information where necessary to address our business and legal needs,** such as:

- Ensuring the safety of our premises, and the health and safety of the individuals who visit or work at or near our premises.
- Investigating, detecting, or preventing theft, fraud, unauthorized transactions, damage to our premises and systems (including Sites and Apps) or those of associated organizations, or other breaches of law or liabilities, and managing risk exposure, including by identifying potential hackers and other unauthorized users.
- Investigating and responding to breaches of contractual obligations and legal claims, including debt collection.
- In any sale of our business or purchase of a business, provided that we will use reasonable efforts to require that the personal information that is subject to that transaction is handled in a manner consistent with this privacy policy and otherwise in compliance with applicable law.
- Other purposes for which you may consent, or as permitted or required by applicable law.



**Transfers to Service Providers:** We may transfer your personal information to service providers who perform certain services on our behalf, such as payment processing, sending communications and marketing, hosting the Site, operating certain features of the Site, or managing and analyzing data and our advertising effectiveness. These service providers must agree to certain privacy obligations in their contracts with us – including safeguarding the personal information, only processing that information for permitted purposes, and complying with applicable laws and requirements, which may include Payment Card Industry Data Security Standards (if the service provider is processing or transmitting payments).

## **5: What rights do I have with respect to my personal information?**

If you have an account, you may view and update your account information by logging in to your account on the Site or App. When logged in to the Site, you can update your name, address or telephone number. You can update your date of birth in your account by calling Customer Care at 1-800-521-2364.

You may also request access, update, and correct inaccuracies in your personal information in our custody and control, subject to certain exceptions prescribed by law, by calling Customer Care at 1-800-521-2364 or **contact us here**. We may request certain personal information for the purposes of verifying the identity of the individual seeking access to their personal information records. If you wish to change the email address associated with your account, you will need to create a new account and contact Customer Care at **1-800-851-2364** to transfer any existing point balance.

You may also withdraw your consent to the use and disclosure of your personal information. Depending on the case, you may be able to withdraw your consent, but we may no longer be able to provide a service that depends on it. In other cases, you will not be able to withdraw your consent because the use of your personal information is mandatory.

## **6. What choices do I have about receiving communications from Hudson's Bay?**

To receive promotional offers from Hudson's Bay, you can sign up on our Site or App, when you register for an account or make a purchase, or contact Customer Care at 1-800-521-2364. We provide our customers with the opportunity to “opt out” of receiving emails or direct mailings other than those for purposes directly related to placement, processing, fulfillment, or delivery of a product order or your transactions with us.

We provide you with the following options if you prefer to “opt out” of receiving information or materials that we think may be of interest to you:

- **Email Promotional Offers:** At all times, you have the option of “opting out” of receiving promotional emails from the sender only by clicking the “unsubscribe” link in any of the promotional emails you receive or **contacting us here** to unsubscribe.
- **Direct Mail Promotional Offers:** If you would like to be removed from our Hudson's Bay mailing list, please contact Customer Care at 1-800-521-2364.
- **Mobile Alerts and Text Messages:** Hudson's Bay communicates via mobile text messages to customers who opt-in to the Hudson's Bay Mobile Alerts program or otherwise solicit us to receive text messages. For the Hudson's Bay Mobile Alerts program, users can opt-in online or by texting a keyword to Hudson's Bay in response to an invitation. The number of

messages may vary. No purchase is necessary. Recurring automated messages will be delivered to the phone number you provide at opt-in. For help, text HELP to short code 75283. To stop receiving alerts, text STOP to 75283. Message and data rates may apply. Your instructions to limit the use of your information will be processed as soon as reasonably practicable.

- **Push Notifications:** When you use the App, you may receive push notifications. If you prefer not to receive push notifications, you may adjust your settings on your mobile device to control whether you want to receive these alerts.
- **Other Contact:** In all cases, you may **contact us here** or for privacy-related matters contact us at [privacy@hbc.com](mailto:privacy@hbc.com).

## **7. What about children's privacy?**

Protecting children's privacy is important to us, and the Site and App are not intended for children under the age of thirteen. We do not direct the Site or App to, nor do we knowingly collect any personal information from, such children. If Hudson's Bay learns that a child under the age of thirteen has provided personal information to the Site or App, it will use reasonable efforts to remove such information from its files.

## **8. What about security of personal information?**

We have taken certain physical, administrative, operational, and technical steps to safeguard the information we collect from and about our customers and Site visitors. While we make every effort to help ensure the confidentiality, integrity and availability of our network and systems, we cannot guarantee our security measures. When you enter information such as credit card information on our forms, we encrypt the transmission of that information.

## **9. What about other websites?**

Our Site or App may include links to third-party websites or apps that are not affiliated with Hudson's Bay. These websites or apps may send their own cookies to visitors, collect data or solicit your information. The privacy policies of these other websites or apps may be very different from our policy. We are not responsible for the privacy practices of these other websites or apps and cannot guarantee the security of any personal information you provide to or that is collected by such third party sites or apps.

## **10. For how long and where is my personal information stored?**

Your personal information may be stored for as long as is reasonably necessary to perform the applicable purposes for which it was collected, and as otherwise required to meet our legal obligations. For example, if you make a purchase, we will store any personal information associated with that purchase as long as required to fulfill the order and meet our legal obligations, process any returns, provide customer service and support an enhanced shopping experience, remember your preferences for future interactions, or be able to provide you with tailored offers or services.

The servers and databases in which information may be stored or processed by Hudson's Bay and service providers may be located in the United States, Canada or other jurisdictions outside the jurisdiction from which you accessed the Services and in a country where the data protection and other laws may differ from your country of residence. In the event personal information is transferred out of your jurisdiction, it will be subject to the laws of that jurisdiction and may be disclosed to or accessed by the courts, law enforcement and governmental authorities in accordance with those laws.

## 11. How does Hudson's Bay communicate changes to this policy?

Any changes to our privacy policy will be noted on the home page of the Site and App with a link to the revised privacy policy. Your continued use of the Site or App following posting of changes to these terms will mean you accept these changes. If we change our practices in a way that requires revising the privacy policy in a material way, we will provide appropriate notice to you.

## 12. Whom do I contact if I have additional questions or concerns about this policy?

If you have any questions or concerns regarding our privacy practices or about the manner in which our service providers treat your personal information, or to request a copy of this privacy policy in another format, please feel free to contact Hudson's Bay via email at [privacy@hbc.com](mailto:privacy@hbc.com). For all unsubscribe requests, **contact us here**.

### Information We Collect, Use and Share

The following table sets out the categories of personal information we collect, where we get it from, why it is needed, and with whom we share

Category of Personal Information Collected	Source of information	Purpose for Collection	Categories of potential recipients
<b>Hudson's Bay Rewards loyalty information: your loyalty account number, birthday, transaction and purchase history, account information (including contact information and account status), and information on rewards or other benefits.</b>	From you, from our service provider which administers our loyalty program and the credit provider.	To administer your loyalty account, conduct analytics and marketing, and provide you with offers that may be of interest to you, including offers on your birthday.	Hudson's Bay Family of Companies, our service providers who administer our loyalty program, the credit provider and our co-marketing partners.
<b>Hudson's Bay Rewards loyalty information: your loyalty account number, birthday, transaction and purchase history, account information (including contact information and account status), and information on rewards or other benefits.</b>	From you and from our loyalty service provider.	To administer your loyalty account and provide you with offers that may be of interest to you, including offers on your birthday.	Hudson's Bay Family of Companies, our service providers who administer our loyalty program, and our co-marketing partners.

<p><b>Purchase and order information:</b> contact information, together with purchase details online and in store through e-receipts, delivery details, payment details, any communications we have received about your order or purchase.</p>	<p>From you or from a Hudson's Bay customer who places an order to be delivered to you.</p>	<p>To validate, confirm, verify, deliver, install, and track your order, including to arrange for shipping, handle returns and refunds, maintain a record of the purchases you make, to service products you purchased from us, and to provide you offers that may be of interest to you.</p>	<p>Hudson's Bay Family of Companies and our service providers who process, fulfill and ship orders.</p>
<p><b>Gift Registry:</b> Registrant's name, email address, phone number, co-registrant name and event date.</p>	<p>From you or from a Gift Registry co-registrant.</p>	<p>To administer your Hudson's Bay Gift Registry account and allow you to add gifts and view purchases.</p>	<p>Hudson's Bay Family of Companies and our service providers who process, fulfill and ship orders.</p>
<p><b>Other delivery information:</b> name and address of recipient for delivery, if different from customer's.</p>	<p>From you or from a Hudson's Bay customer who places an order to be delivered to you.</p>	<p>To deliver to the person at the address which you have requested.</p>	<p>Hudson's Bay Family of Companies and our service providers who process, fulfill and ship orders.</p>

<p><b>Payment information: name, card issuer and card type, credit or debit card number, expiration date, CVV code and billing address.</b></p>	<p>From you and your payment card issuer.</p>	<p>To check that the right person is using the right card or account, meet the requirements of the card brands or account issuers, and to make sure we are paid for what you buy.</p>	<p>Our service providers who process payments for us and who are contractually required to comply applicable laws and requirements applicable to payment processing, which may include Payment Card Industry Data Security Standards.</p>
<p><b>Information provided at a Boutique Service: name, billing address, shipping address, telephone number, email address and payment or gift card information.</b></p>	<p>From you or from a Hudson's Bay customer who places an order to be delivered to you.</p>	<p>To validate, confirm, verify, deliver, and track your order, including to arrange for shipping, handle returns and refunds, maintain a record of the purchases you make, or to service products you purchased from us.</p>	<p>Hudson's Bay Family of Companies, our service providers, and the Boutique Service.</p>

<p><b>Information provided on your credit card application:</b> if you apply for a Hudson's Bay MasterCard® - powered by Neo, we and the credit provider may be required to collect your name, address, email address, phone number, and other information needed to assess your credit worthiness and verify your identity, such as social insurance number (optional), income, and employer information.</p>	<p>From you, from our credit provider, and from sources of information available to our credit provider.</p>	<p>To process your application, operate your account, and provide you with credit services.</p>	<p>Hudson's Bay Family of Companies, our service providers, and the financial institution that issues the relevant credit card account.</p>
<p><b>Information you provide about a third party:</b> if you send someone else a communication from the Services (such as sending a gift or virtual gift card), we may collect information such as that person's name, telephone number, email, and/or shipping address.</p>	<p>From you.</p>	<p>To deliver to or communicate with the person at the address which you have requested.</p>	<p>Hudson's Bay Family of Companies, our service providers, and our co-marketing partners.</p>
<p><b>Legal information:</b> fraud checks or flags raised about your transactions, the payment card you want to use, payment card refusals, suspected crimes, complaints, claims and accidents.</p>	<p>From you, the police, crime and fraud prevention agencies, payment card providers, the public, regulators, your and our professional advisors and representatives.</p>	<p>To protect you, other customers and our business against criminal activities and risks, make sure we understand and can meet our legal obligations to you and others and can defend ourselves.</p>	<p>Hudson's Bay Family of Companies, our service providers who help us with fraud protection and credit risk reduction, law enforcement and other governmental authorities in accordance with applicable law.</p>

<p><b>Preference information: your marketing preferences, your account settings including any default preferences, any preferences you have indicated, the types of services/offers that interest you, the areas of our Services that you have visited or ways that you interact with our Services.</b></p>	<p>From you, from our website technology interaction with your browser/devices and cookies and other similar technologies tracking the pages you visit, the marketing messages you open and the links you follow, and from other third-party sources of information.</p>	<p>To enhance your online shopping experience, including as a way to recognize you and welcome you to the Site or App, to provide you with customized Site or App content, targeted offers from Hudson's Bay or others, promotions and advertising on the Site or App, through other third party sites or app, via email, text messages, or App push notifications that are offered by Hudson's Bay or others that might be of interest to you.</p>	<p>Hudson's Bay Family of Companies and third party vendors and service providers that perform website analytic services for us or enable the customization of offers to you to improve your shopping experiences through our Services or elsewhere.</p>
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<p><b>Communications:</b> communications we have with you. Please note that we may record calls to our customer service team.</p>	<p>From you.</p>	<p>To handle your requests, to contact you when necessary or requested, including responding to your questions and comments and providing customer support, and to obtain customer feedback and improve our customer service and customer shopping experience.</p>	<p>Hudson's Bay Family of Companies and our service providers who assist us with customer service.</p>
<p><b>Voluntary information:</b> any voluntary information you provide us with, such as responses to surveys or competitions and social media account details.</p>	<p>From you and your social media account provider.</p>	<p>To know you better, make our communications with you more personal, learn and improve from your survey feedback, organize events and pick competition winners.</p>	<p>Hudson's Bay Family of Companies, our service providers who administer surveys and promotions, and our co-marketing partners.</p>



<p><b>In-store privacy: CCTV images of you in and around entrances and exits to our stores and offices, and your customer journey around our store from Wi-Fi connectivity or comparable technology use.</b></p>	<p>From you, our CCTV and from our W-Fi and similar technology interaction with your devices.</p>	<p>To keep you, other customers, our staff, buildings, systems and data safe and secure, to investigate potential theft, fraud or misconduct, provide you with Wi-Fi in our stores and to better understand how customers want to shop in our stores, popular routes and areas and where we should place different products and what products and services may be of interest.</p>	<p>Hudson's Bay Family of Companies, our service providers who help us with fraud protection, law enforcement and other governmental authorities in accordance with applicable law.</p>
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<b>Personalization: your journey through our Sites or stores and how you use our Site and App, whether and when you interact with our marketing.</b>	From you, from our Site or app technology's interaction with your browser or devices and cookies tracking the pages you visit.	To improve our Site, products and services, customer service, and customer shopping experience.	Hudson's Bay Family of Companies and third party vendors and service providers that perform website analytic services for us or enable the customization of offers to you to improve your shopping or website experience for our Services or elsewhere.
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<p><b>Device information: IP address, internet provider, operating system and browser used, phone number according to your mobile service provider, type of device, such as laptop or smart phone, device cookie settings and other device details, such as MAC address and location information.</b></p>	<p>From you and from our website or app technology's interaction with your browser or devices and from service providers who support our fraud detection efforts.</p>	<p>To make sure our Site and app technology works properly with your device and make sure you can see and use our intended website and apps on the device you are using, and for analytical and demographic purposes and to provide offers that may be of interest to you.</p> <p>We also will use this information to protect the security or integrity of the Site and our business, such as by protecting against and preventing fraud, unauthorized transactions, and managing risk exposure, including by identifying potential hackers and other unauthorized users.</p>	<p>Hudson's Bay Family of Companies, our service providers who help us with fraud protection, and third party vendors and service providers that perform website analytic services for us or enable more relevant offers to you on our Services or elsewhere.</p>
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<p><b>Information automatically collected from your browser:</b> when you use the Services, some data is automatically transferred from your browser to our server, including your browser type, operating system type or mobile device model, viewed webpages, links that are clicked, IP address, mobile device identifier or other unique identifier, sites or apps visited before coming to our Site or App, the amount of time you spend viewing or using the Site or App, the number of times you return, or other click-stream or site usage data, emails we send that you open, forward, or click through to our Site or App.</p>	<p>From you and from our website or app technology's interaction with your browser or devices.</p>	<p>We will use this information in an aggregated non-specific format for analytical and demographic purposes.</p> <p>We also will use this information to protect the security or integrity of the Site and our business, such as by protecting against and preventing fraud, unauthorized transactions, and managing risk exposure, including by identifying potential hackers and other unauthorized users.</p>	<p>Hudson's Bay Company Family and third party vendors and service providers that perform website analytic services for us or enable the customization of offers to you to improve your shopping or website experience and the relevance of offers to you on our Services or elsewhere.</p>
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<p><b>Accident information: details about any accident or injury on our premises, or health incident</b></p>	<p>From you, witnesses or observed about you.</p>	<p>To get you the help you need, deal with the emergency services, insurance and claims, to prevent loss and to defend ourselves.</p>	<p>Hudson's Bay Family of Companies, law enforcement and other governmental authorities in accordance with applicable law, and our professional advisors.</p>
<p><b>Suspected crime information: details of your identity, image, name and address, suspected or alleged thefts, fraud, assault or other criminal behavior.</b></p>	<p>From crime and fraud prevention agencies, from you, witnesses, and from the police.</p>	<p>To protect customers, the public and our business against risks and crime, to prevent loss, to prosecute crime, and to defend ourselves.</p>	<p>Hudson's Bay Family of Companies, law enforcement and other governmental authorities in accordance with applicable law, and our professional advisors.</p>
<p><b>Hudson's Bay Financial Services: if you apply for insurance through Hudson's Bay, we and/or third party insurance companies and service providers may collect personal information such as your name, address, email address, phone number, your loyalty account number and other information needed to determine your eligibility.</b></p>	<p>From you, from our third party insurance companies and service providers, and from sources of information available to our third party insurance partners.</p>	<p>To process your application and provide you with insurance products and services.</p>	<p>Hudson's Bay Family of Companies, our third party insurance companies and service providers.</p>