

California Notice of Information Collected and/or Disclosed

The California Consumer Privacy Act of 2018 (“CCPA”), as amended by the California Privacy Rights Act (“CPRA”), affords Consumers residing in California certain rights with respect to their Personal Information. If you are an individual California Consumer interacting with City National Bank, its wholly-owned subsidiaries or managed affiliates (collectively “City National”), this section applies to you. For information related to the processing of personal information for California employees, employee applicants or contractors, please visit the CNB CCPA Colleague Privacy Notice at cnb.com/CCPA-colleague.

Categories of Personal Information That City National Has Collected in the Last 12 Months

We may collect Personal Information from California Consumers in a variety of different situations, including, but not limited to on any of our websites, your mobile device, through email, in physical locations, through the mail, over the telephone, and/or in any other situation where we interact with you. More specifically, City National collects the following categories of Personal Information from you as a California Consumer, which will depend on the particular business purpose for which we collect it:

Category	Examples
Identifiers	Real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver’s license number, passport number, or other similar identifiers
Personal information as defined in the California Customer Records Act, Cal. Civ. Code §1798.80	Contact and financial information
Protected classifications under California or federal law	Age, marital status, sex, and veteran or military status
Commercial information	Information about past transactions or purchases
Biometric Information	Voiceprints and facial images
Internet or similar network activity information	Browsing history, search history, information about a consumer’s interaction with a website, email, application, or advertisement, behavioral characteristics derived from interactions with our websites or mobile apps
Geolocation data	Device location
Audio, electronic, visual, or similar information	Call and video recordings
Professional or employment- related information	Occupation, employer name, employer phone number, employer address
Education information	Name of educational institution, dates attended, degree or certification
Inferences drawn from other personal information	Certain inferences concerning an individual’s preferences and characteristics

Sensitive Personal Information that City National has Collected in the Last 12 Months

Privacy laws in California specify certain rights with respect to our collection of certain information those laws designate as “Sensitive Personal Information.” When we notify California residents that we collect Sensitive Personal Information, which means that we collect Sensitive Personal Information within the meaning of California law. We collect the following Sensitive Personal Information in California:

- Government Issues Identifies, such as, social security, driver’s license, state identification card, passport number

- Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an
- account
- Racial or ethnic origin, citizen or immigration status, religious or philosophical beliefs, or union membership
- Processing of biometric info for the purpose of uniquely identifying a consumer

City National does not collect or share Sensitive Personal Information for any purposes other than those described in the section entitled **“Why Does City National Collect These Categories of Personal Information?”**

How Does City National Collect These Categories of Personal Information?

City National collects the Personal Information above from the following categories of sources:

- Directly from California consumers
- Service providers
- Publicly available sources and registries
- City National affiliates
- Business partners
- Third parties authorized to share information with us
- Government entities

Why Does City National Collect These Categories of Personal Information?

City National uses the Personal Information above for the following business purposes:

- To fulfill or meet the purpose for which you provided the information. For example, if you disclose your name and contact information to ask us a question or inquire about our products or services, we will use that Personal Information to respond to your inquiry. When you sign up to open a new commercial bank account, we may use your information to facilitate communication about that program or benefits. If we seek to or do engage you as a vendor, we use your information to communicate about our potential, current, or former business relationship.
- To contact you and to inform you about products, services, promotions, special offers, and/or events that may interest you.
- To provide you information about our products and services.
- To provide, support, personalize, and develop our website, products, and services.
- To create, maintain, customize, and secure your account with us.
- To process your requests and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your mobile application or website experience and to deliver content and product and service offerings relevant to your interests.
- To help maintain the safety, security, and integrity of our mobile application or website, products and services, databases and other technology assets, and business.
- For research, analysis, and business development, including to develop and improve our website, products, and services.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- City National may also use the Personal Information referenced above for any one of the specific “business purposes” described in the CCPA.

Categories of Personal Information Sold or Shared

We may Sell or Share the following Categories of Personal Information, that are identified below, to a third party for a business purpose:

Category	Examples
Internet or similar network activity information	Browsing history, search history, information about a consumer's interaction with a website, application, or advertisement, behavioral characteristics derived from interactions with our websites or mobile apps
Geolocation data	Device locations

With Whom Does City National Disclose Personal Information?

City National may share the Personal Information above with the following parties:

- Affiliates and subsidiaries
- Our parent company – Royal Bank of Canada (“RBC”) Business partners
- Service providers
- Third parties with whom you authorize or direct us to share your information
- Government entities and others with whom we share information for legal or necessary purposes

How Does City National Safeguard Personal Information?

City National maintains physical, electronic and procedural safeguards to protect against unauthorized access to Personal Information. In addition, City National limits access to Personal Information to those with a need to know. All employees with access to Personal Information complete annual Privacy & Security training.

How Long Does City National Retain Personal Information?

City National will not retain Personal Information longer than necessary to accomplish the business purpose for which the Personal Information was collected and processed or as required by the terms of a client contract or applicable law.

The CCPA provides California consumers with certain additional rights regarding their Personal Information.

Subject to certain limitations, you have the right to (1) request to know more about the categories and specific pieces of Personal Information we collect, use, disclose, and sell, and to access your information, (2) request deletion of your Personal Information, (3) request correction of your Personal Information, (4) not be discriminated against for exercising these rights, and (5) limit processing of Sensitive Personal Information.

Right to Know

You have the right to know what Personal Information City National has collected about the you, including the categories of Personal Information, the categories of sources from which the Personal Information is collected, the business or commercial purpose for collecting, selling, or sharing Personal Information, the categories of third parties to whom City National discloses Personal Information, and the specific pieces of Personal Information City National has collected about you since January 1, 2022.

We will disclose the applicable information upon receipt of your verifiable consumer request (see “**Submitting a Verifiable Consumer Request**” section below).

Right to Deletion

You have the right to request that we delete any of your Personal Information subject to the various exceptions provided in the CCPA (see “Submitting a Verifiable Consumer Request” section below).

We may deny your deletion request under certain circumstances, and will inform you of the basis for the denial, which may include, but is not limited to, if retaining the information is necessary for us or our service provider(s) to:

- Complete the transaction for which we collected the Personal Information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Enable solely internal uses that are reasonably aligned with Consumer expectations based on your relationship with us.
- Comply with a legal obligation.

We may also deny your request if you do not or cannot verify your identity, we cannot validate that you have the right to make the request, or in circumstances where requests are excessive or manifestly unfounded. If no responsive data is found related to a validated request, we will communicate this to you.

Right to Correction

You have the right to request that we correct information that is inaccurate. (See “***Submitting a Verifiable Consumer Request***” section below).

Right to Opt-Out

Our use of tracking technologies may be considered a “sale” under California law. If you are in California, you can opt-out of being tracked by these third parties by selecting the “Do Not Sell or Share My Personal Information” link at the bottom of our webpage.

Opt-Out Preferences Signal

We recognize and process opt-out preference signals sent by a device, browser, consumer account, and/or offline sales that communicates your choice to opt out of the sale or sharing of your personal information.

The opt-out preference signals are periodically tested to ensure they are functioning properly, comply with applicable privacy laws, and reliably honor a consumer’s choice in a timely manner.

Right to Nondiscrimination

We will not discriminate against you because you elect to exercise any of your rights under the CCPA including, but not limited to:

- Denying goods or services to you
- Charging you different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties on you
- Providing a different level or quality of goods or services to you
- Suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services

Submitting a Verifiable Consumer Request

In order to protect your information, we can only honor requests to know, correct or delete upon receipt of a verifiable consumer request.

You may submit a verifiable consumer request by completing the Privacy Web Form or calling (800) 773-7100 from Monday through Friday between 8:00 a.m. and 4:30 p.m. PT . Individuals who authorized to submit a request on behalf of another individual may also do so through the Privacy Web Form.

Upon receiving your request, we will respond via email with a request for information required to verify your identity, including:

- Date of Birth
- Last 4 Digits of your Social Security or Social Insurance Number
- Home Address
- Relationship to City National Bank or any Subsidiaries

You are responsible to respond to the request from us for additional information to enable us to verify your identity within 10 business days or your request will be rejected.

California law allows an authorized agent (that is, another person or business entity registered with the California Secretary of State) to make requests on behalf a consumer. We may request additional information from you and the authorized agent to verify the appropriateness of the request, and that the agent is making the request at your direction.

Response Timing and Format

We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to an additional 45 days), we will inform you of the reason and extension period in writing.

We will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable.

Personal Information of Children

We do not knowingly collect information from children under the age of 16. Our website is not directed or intended to individuals under the age of 16 and should not be used by individuals under the age of 16. In no event should individuals under the age of 16 provide any Personal Information through our website.

Changes to Our California Privacy Notice

We may change this privacy notice from time to time. If we make changes to this privacy notice, we will notify you by revising the Effective Date at the top of this policy. **We encourage you to review this policy regularly to stay informed about our information practices and the choices available to you.**

Contact Us

For any questions related to City National Bank's privacy policies and information practices, you may contact the Privacy Office at CompliancePrivacy@cnb.com and access City National's Privacy Statement at cnb.com/privacy or calling (800) 480-5443.