

FACTS

WHAT DOES RBS CITIZENS FINANCIAL GROUP, INC. DO WITH YOUR PERSONAL INFORMATION?



Citizens Bank | Charter One | RBS Citizens

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires 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:

- Social Security Number and account balances
- Account transactions and income
- Credit scores and checking account information

How? All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons RBS Citizens Financial Group, Inc. (“RBS CFG”) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RBS CFG share?	Can you limit this sharing?
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	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness	No	We don’t share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don’t share

To limit our sharing

- Call toll-free 1-877-229-6430, or
- Mail the form below

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call toll-free 1-877-229-6430



Mail-in Form

Mark if you want to limit:

Do not allow your affiliates to use my personal information to market to me.

Name:	<p>Mail to: RBS Citizens Financial Group, Inc. P.O. Box 42020 Providence, RI 02940-2020</p>
Account Number:	
Address:	
Apt. #:	
City, State, Zip:	
Phone Number:	

Who we are

Who is providing this notice?

RBS Citizens Financial Group, Inc. (“RBS CFG”), including Citizens Bank of Pennsylvania and RBS Citizens, N.A.

What we do

How does RBS CFG protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that are designed to comply with federal law. These measures include computer safeguards and secured files and buildings.

How does RBS CFG collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Apply for a loan or provide account information
- Enter into an investment advisory contract

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include those companies that control, are controlled by or are under common control with RBS Citizens Financial Group, Inc., such as other banks and mortgage companies.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *RBS Citizens Financial Group, Inc. does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies and financial product or service companies.*

Other important information

For Vermont and California Residents Only: The information practices we have described above comply with federal law. Vermont and California laws place additional limits on sharing information about their residents. If you are a Vermont or California resident, we will automatically limit the disclosure of your information within and outside our family of companies as permitted or required by applicable law or regulation.

For Nevada Residents Only: We are providing you this disclosure pursuant to state law. You may request to be placed on our internal Do Not Call list by calling, 1-877-229-6430. For more information on this Nevada law contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email: BCPINFO@ag.state.nv.us; RBS CFG, P.O. Box 42020, Providence, RI 02940-2020.

Companies to which this notice applies

This notice applies to Citizens Bank of Pennsylvania and to RBS Citizens, N.A., which does business through its divisions, including Citizens Bank, Charter One, and CCO Mortgage. It excludes RBS Card Services, a division of RBS Citizens, N.A., which has a separate notice. This notice also applies to the following companies within the RBS Citizens Financial Group family: First NH Mortgage Corp., Citizens Automobile Finance Corp., CCO Investment Services Corp., RI Realty Trust, Inc. and other banks or companies that we may acquire or establish from time to time.