



## **Privacy Agreement**

Maple Digital Financial Solutions Ltd is committed to protecting all Personal Information obtained in the course of conducting our business.

In this Privacy Agreement, 'we', 'our', 'us' and 'Maple Finance' refer to Maple Digital Financial Solutions Ltd, and 'you' and 'your' refer to each customer, guarantor or power of attorney, if applicable. The term 'Personal Information' refers to information in any form about an identifiable individual (e.g., contact information, account numbers, or details such as age, marital status, and financial information). Maple Finance is accountable for all Personal Information in our possession.

This Agreement has been designed to comply with the Personal Information Protection and Electronic Documents Act ('PIPEDA') and explains:

- the types of Personal Information we collect;
- how your Personal Information is used;
- how your Personal Information may be shared;
- the steps we take to ensure your Personal Information is handled in a safe and secure manner;
- how you can access the Personal information we retain and how to keep it accurate; and
- how to contact us with any privacy concerns.

## **Collecting Your Personal Information**

We collect information from you when you register on our website, respond to a survey, subscribe to a newsletter, or enter personal information on registration page.

You authorize the collection of Personal Information from these sources, and where applicable, you authorize these sources to provide us your Personal Information.

If you are from the European Economic Area (EEA), Maple Digital Financial Solutions Ltd. legal basis for collecting and using the personal information described in this Privacy Policy depends on the Personal Data we collect and the specific context in which we collect it. Maple Finance may process your Personal Data because:

- We need to perform a contract with you
- You have given us permission to do so
- The processing is in our legitimate interests, and it's not overridden by your rights
- For payment processing purposes
- To comply with the law

When you apply for, provide a guarantee in respect of, or use any product or service, and while you are our current or former client, or act on behalf of one, we may collect and confirm Personal Information about you such as:



- information establishing your identity (such as your name, address, email address, mobile telephone number, occupation, date of birth and other identification documents required by law);
- information to authenticate your identity such as knowledge-based information (i.e. username, password and account information), biometric information (i.e. signature, fingerprint and voiceprint), device information (i.e. device model, browser type and activity, IP address, security cookie and approximate physical location of device);
- information about your financial status including your employment history, annual income, assets, liabilities and credit history;
- information reflecting your business dealings with us;
- information about your balances and transactions, including bank/investment/mortgage account activity and payment history;
- information about beneficial owners, intermediaries and other parties, which is required by law;
- other information with your consent, or as permitted or required by law;

## **Using Your Personal Information**

We may use this Personal Information for the purposes communicated to you at the time of collection or in your agreement(s) with us, including to:

- verify your identity and to authenticate you when you contact us or we contact you;
- evaluate and process your application, account, transaction and reports;
- set up your accounts and provide ongoing service;
- provide you with products and services you have requested;
- communicate with you, including to respond to your inquiries;
- understand your product and service requirements;
- market a product or service, either directly or through a service provider, partner or third party;
- determine your eligibility for some of our products and services and offer them to you;
- help manage and assess our risks, operations and relationship with you;
- prevent, detect or investigate fraud or criminal activity;
- comply with legal, regulatory, governmental and contractual requirements.

We may also use your Personal Information for other purposes with your consent or as permitted or required by law.

If for any reason your information is required to fulfill a different purpose than that of your original intent, we will ask for your consent before we proceed.

## **Sharing Your Personal Information**

We may share your Personal Information:

- with Maple Finance partnering companies
- with our employees, agents, service providers and any other entities that perform services on our behalf (collectively, 'service providers'). You acknowledge that some of our



- service providers may be located outside of Canada and as such your Personal Information may be accessible to governmental, national security and regulatory authorities in accordance with the laws of these jurisdictions;
- with other organizations or agents with whom you have arrangements and to whom you have provided consent directly;
  - with other financial institutions to process payments or to verify information such as your identity and income;
  - with payment card networks in order to operate or administer the payment card system that supports the products, services or accounts you may have with us;
  - to meet requests for information from regulators;
  - to satisfy legal, audit, insurance, self-regulatory and regulatory requirements applicable to us;
  - in any negotiations for the sale or assignment or proposed sale or assignment of all or part of our business or assets (including the sale of mortgages) and to our successors and assigns who may use the information for similar purposes as those described in this Agreement;
  - to other parties connected with your account, as applicable (e.g. guarantors, powers of attorney and other people named on the application);
  - to a joint account holder, including limited information about the account prior to it becoming a joint account;
  - where permitted or required by law.

We do not sell the names or other Personal Information of our customers. We do not disclose the names or other Personal Information of our customers to other companies outside of Maple Finance without consent, unless required or permitted by law.

We may use affiliates or other companies to provide services on our behalf such as data processing, account administration, analytics and marketing. Such companies will be given only the Personal Information needed to perform those services and we do not authorize them to use or disclose Personal Information for their own marketing or other purposes. We have or will have contracts in place holding these companies to the same standards of confidentiality by which we are governed.

## **Protecting Your Personal Information**

We have implemented organizational, technological and physical safeguards to protect the security of your Personal Information under our control in a manner that is appropriate to the sensitivity of the Personal Information. These safeguards are intended to protect the security of Personal Information, regardless of the format in which it is held, against loss or theft, and against unauthorized access, disclosure, copying, use or modification. Authorized employees, agents and mandataries will have access to your Personal Information in order to perform their job functions. The importance of protecting the confidentiality of your information is specified in our employment agreements and regularly confirmed in writing.

We audit our procedures and security measures regularly to help ensure that they are being properly administered and that they remain effective and appropriate to the sensitivity of the information.

## **Accessing and Updating Your Personal Information**



You are responsible for advising Maple Finance of any inaccuracies or changes to your Personal Information (such as a change of address, telephone numbers, current address, marital status, etc.). If any of your Personal Information changes or you discover inaccuracies in our data, you are required to advise us so we can update our records. Please be prepared to verify your identity when updating or changing your Personal Information.

### **Use of Cookies on Our Website**

Cookies are text files that are placed on websites on the internet. Each cookie includes the name of the website and a unique ID. We use cookies on our website. They do not delete data from your computer, or damage files or programs.

We make use of cookies in order for the internet site to function properly. Cookies are a small bit of record-keeping information that we store in your computer/other equipment in order to associate and identify activity with you. Cookies collect this information and share it with us, the website owner.

Any use of the internet site means that you are acquainted, and you agree with this storage of cookies policy and unconditionally accept all terms.

In the privacy and security settings of your browser you can choose to delete or disable all cookies from your computer. Keep in mind that certain features of the website may no longer work properly when disabling cookies.

To find out more about our Cookies Policy and processes used to collect and use cookies, please email us at [compliance@maplefinance.ca](mailto:compliance@maplefinance.ca)

### **Contacting Us**

To request access to, or correction of, your Personal Information, to ask questions about our privacy policies or to refuse or withdraw your consent to our use of your Personal Information for purposes outlined in this Agreement, you may send in a written request or contact us at:

Address: 4170 Still Creek Drive, Suite 200 Burnaby, BC, Canada V5C6C6

Contact number: +1 (647) 499 0788

Email: [info@maplefinance.ca](mailto:info@maplefinance.ca)

If you have any complaints or concerns about this privacy agreement or our privacy practices, please email us at [compliance@maplefinance.ca](mailto:compliance@maplefinance.ca). If you choose to send us an email, do not include sensitive information.

### **Changing this Agreement**

We may amend this Agreement from time to time to take into consideration changes in legislation or other issues that may arise. If we make changes, we will post the revised Agreement on our website. If we intend to use or disclose your Personal Information for purposes materially different from what is described in this Agreement, we will take reasonable steps to notify you. We encourage you to review the Privacy Agreement whenever you interact



with us to stay informed about our information practices, as your continued use of our services or provision of Personal Information after changes have been made to this Agreement constitutes your acceptance of those changes.

Maple Digital Financial Solutions Privacy Agreement – April 2022