

Privacy Statement

1. **Accountability:** At CASH4LESS we have an appointed individual who is responsible for our organization's compliance; protection of all personal information held by us or transferred to third parties for processing; and who develops and implements personal information policies and practices. You can reach our Privacy Officer by phoning or writing our store and/or by email at privacyofficer@CASH4LESS.ca.
2. **Identifying purposes:** At CASH4LESS we identify the reasons for collecting personal information before or at the time of collection. Before or when any personal information is collected, we identify why it is needed and how it will be used; document why the information is collected; inform the customer from whom the information is collected why it is needed; identify any new purpose for the information and obtain the customer's consent before using it.
3. **Consent:** At CASH4LESS we inform the customer in a meaningful way of the purposes for the collection, use or disclosure of personal data; obtain the customer's consent before or at the time of collection, as well as when a new use is identified. The customer authorizes CASH4LESS and its agents or assigns to exchange their personal information on an ongoing basis with credit bureaus and permit such organizations to verify their personal information in order to protect them, ensure the completeness of the information and maintain the integrity of the credit granting system, and to co-operate with local, provincial and national authorities in the investigation of unlawful or improper activities in order to protect them and us from fraudulent transactions.
4. **Limiting collection:** At CASH4LESS we do not collect personal information indiscriminately; we do not deceive or mislead customers about the reasons for collecting personal information.
5. **Limiting use, disclosure, and retention:** At CASH4LESS we use or disclose personal information only for the purpose for which it was collected, unless the customer consents, or the use or disclosure is authorized by the Act; we keep personal information only as long as necessary to satisfy the purposes; we put guidelines and procedures in place for retaining and destroying personal information; we keep personal information used to make a decision about a person for a reasonable time

period. This allows the customer to obtain the information after the decision and pursue redress; destroy, erase or render anonymous information that is no longer required for an identified purpose or a legal requirement.

6. **Accuracy:** At Cash4Les we minimize the possibility of using incorrect information when making a decision about the individual or when disclosing information to third parties.
7. **Safeguards:** At CASH4LESS we protect personal information against loss or theft; we safeguard the information from unauthorized access, disclosure, copying, use or modification; we protect personal information regardless of the format in which it is held.
8. **Openness:** At CASH4LESS we inform our customers, clients and employees that we have policies and practices for the management of personal information; we make these policies and practices understandable and easily available.
9. **Individual access:** When requested, at CASH4LESS we inform customers if we have any personal information about them; explain how it is or has been used and provide a list of any organizations to which it has been disclosed; we give customers access to their information; we correct or amend any personal information if its accuracy and completeness is challenged and found to be deficient; we provide a copy of the information requested, or reasons for not providing access, subject to exception set out in Section 9 of the Act; at CASH4LESS we note any disagreement on the file and advise third parties where appropriate.
10. **Provide recourse:** At CASH4LESS we have developed simple and easily accessible complaint procedures; and will inform complainants of avenues or recourse. Please contact our Privacy Officer with any questions or concerns about your privacy. We will investigate all complaints received; take appropriate measures to correct information handling practices and policies. Customers who feel their privacy rights have been infringed upon can complain to the Privacy Commissioner of Canada by phoning 1-800-282-1376 or writing to Office of the Privacy Commissioner of Canada 112 Kent Street Ottawa, ON K1A 1H3. The Commissioner's role is that of an ombudsman, trying to find solutions to privacy problems, resolving complaints through negotiation and persuasion, and using mediation and conciliation if appropriate.

