

PRIVACY POLICY

PRIVACY STATEMENT

KeyExchange (“KeyExchange” or “we”) is committed to maintaining the accuracy, security and privacy of Personal Information in accordance with applicable law. The purpose of this Privacy Statement is to inform you about the types of Personal Information we collect, use and disclose. It explains how we collect, use and disclose that information, the choices you have regarding such use and disclosure, and how you may correct and have access to that information.

CONSENT

By submitting personal information to KeyExchange, you agree that we may collect, use and disclose such personal information in accordance with this Privacy Policy and as permitted or required by law. Subject to restrictions under law or contracts, you may refuse or withdraw your consent at any time by contacting KeyExchange. If you refuse or withdraw your consent, we may not be able to provide you or continue to provide you with certain services or information that may be of value to you. If you provide KeyExchange with personal information of another individual, you represent that you have that individual’s consent to allow KeyExchange to collect, use and disclose that personal information in accordance with this Policy. Addressing frequently asked questions concerning our commitment to your privacy and personal information protection.

1. WHAT PERSONAL INFORMATION DO WE COLLECT?

Personal Information is generally any information about an identifiable individual or information that allows an individual to be identified. Personal Information does not generally include business contact information such as your name, title, business address, email address or telephone number.

The types of Personal Information that KeyExchange may collect about you include your name, mailing address, residential phone numbers or email address, personal history (including financial and credit information, billing and account information, and personal family and relationship matters).

2. HOW DO WE COLLECT YOUR PERSONAL INFORMATION?

We only collect Personal Information that you voluntarily provide to us. We may collect Personal Information if you contact us, through email, telephone, the completion of forms and other inquiries about our services, or otherwise in the course of providing services to you.

In obtaining your consent, other than as reasonably implied in the circumstances, we will use reasonable efforts to inform you of the identified purpose for which Personal Information will be used or disclosed. The form of consent may vary depending on the circumstances and type of information disclosed. In determining the appropriate form of consent, we shall take into account the sensitivity of the Personal Information and the reasonable expectations of the individuals.

3. WHY DO WE COLLECT YOUR PERSONAL

INFORMATION?

KeyExchange only collects the Personal Information necessary to fulfil the purposes identified to you prior to or at the time of collection, or any other reasonable and legitimate purposes that would reasonably be expected by you in the context of our relationship or dealings, or as required by law.

In general, KeyExchange collects, uses and discloses Personal Information about our clients and service providers in order to provide consultation, advice and services to clients and potential clients. We may also collect, use and disclose Personal Information for administration purposes and to market services to you and other potential clients. Examples of specific purposes are below:

- To establish and manage client relationships, provide advice and services
- To establish and maintain commercial relationships, including to evaluate credit standing, to issue invoices, to administer accounts, and to collect and process payments in relation to your business relationship with us
- To communicate with our associates in order to provide advice and services to you
- To protect KeyExchange and our associates against fraud, negligence, error, theft and other illegal activity, and to audit compliance with KeyExchange policies and contractual obligations
- To develop and market KeyExchange services that may be of interest to you
- To market, sell or otherwise provide products and services of third parties with whom KeyExchange has a

commercial relationship

- To distribute information email communications, conference and event information and other material to individuals on our mail and e-mail lists
- As permitted by, and to comply with, any legal or regulatory requirements or provisions

4. TO WHOM DO WE DISCLOSE PERSONAL INFORMATION?

Except as provided for in this policy, we will not sell, rent, lease, commercially exploit or otherwise disclose your Personal Information or data to third parties unless: (i) required by law or to cooperate with any bona fide legal investigation; (ii) required to protect the legal interests of KeyExchange, including for credit checking and collection purposes, as applicable, or in connection with a potential financing, merger or acquisition in which case the applicable counterparties shall be placed under obligations of confidentiality; or (iii) you provide consent to such disclosure.

From time to time, KeyExchange may disclose your Personal Information to:

- Our associates for the purposes listed in paragraph 2 above.
- Other professional firms, government agencies and any other organizations/enterprises, when required for services to and for clients, as well as for compliance and insurance obligations or collections efforts (such as credit bureaus, collection agencies provincial law societies, insurers, securities regulators)
- Third party service providers with whom we have a

contractual arrangement, which have comparable levels of privacy protections, for the processing, storage or service related to services rendered to or for clients (such as document management, printing, shredding, faxing, IT, investigations and searches and independent expert matters)

- Any third parties where you consent to such disclosure or where disclosure is required or permitted by law

In certain circumstances, as permitted or required by law, we may use or disclose Personal Information without your knowledge or consent. These circumstances include: where the Personal Information is publicly available; where collection or use is clearly in the interests of the individual and consent cannot be obtained in a timely way; to investigate a breach of any agreement or a contravention of a law; to comply with a subpoena, warrant, court order or as required or otherwise permitted by law. When information is being collected for the detection and prevention of fraud or for law enforcement, seeking consent of the individual may defeat the purpose of collecting the information.

5. HOW DO WE PROTECT YOUR PERSONAL INFORMATION?

KeyExchange employs administrative and technological safeguards appropriate to the sensitivity of your Personal Information. Where Personal Information is sent to third parties for processing, we ensure, through our contracts with them, that all Personal Information is kept secure. We also protect your Personal Information through organizational measures, such as publishing this policy to all KeyExchange employees and associates with the strict

instructions to act in accordance with its principles (for example, limiting access on a “need to know” basis). Your Personal Information is stored in our offices and on computers and servers controlled by KeyExchange and/or our associates. While we cannot guarantee that loss, misuse or alteration to your Personal Information will not occur, we will use our resources and expertise to attempt to prevent such occurrences.

6. HOW LONG WILL WE UTILIZE, DISCLOSE OR RETAIN YOUR PERSONAL INFORMATION?

We may keep a record of your Personal Information, including correspondence or comments, in the applicable file(s) specific to you, electronic or otherwise, as well as in current and archived data systems. We will utilize, disclose or retain your Personal Information for as long as necessary to fulfill the purposes for which it was collected and as required or otherwise permitted by law.

7. HOW CAN YOU ACCESS YOUR PERSONAL INFORMATION?

Subject to the exceptions provided by the applicable law, we will make available to you any specific Personal Information about you that we have collected, utilized or disclosed, upon your written request. Simply send your request for access to our office.

You can at any time, challenge the accuracy or completeness of the Personal Information we have on you, subject to the exceptions provided by the applicable law. If you successfully demonstrate that the Personal Information we have on you is inaccurate or incomplete, we will amend

the Personal Information as required. Where appropriate, we will transmit the amended information to third parties to whom we have communicated your Personal Information. We will use reasonable efforts to ensure that your Personal Information is kept as accurate, complete and up-to-date as possible. We will not routinely update your Personal Information, unless such a process is necessary. In order to help us maintain and ensure that your Privacy Information is accurate and up to date, you must inform us, without delay, of any change in the information you provided to us.

8. PRIVACY AND OUR WEBSITE

When you access our website, we, or companies we hire to track how our website is used, may place small data files called “cookies” on your computer or smartphone device. We send a “session cookie” to your computer or device when you log in to your account or browse our web pages. This type of cookie helps us to recognize you if you visit multiple pages on our site during the same session, so that we don’t need to ask you for your password on each page, or to otherwise assist in associating one request with another in the same browser session. Once you log out or close your browser, this cookie expires and no longer has any effect.

Our website may contain links to other websites which are provided as a convenience only. Visitors are advised that third party websites may have different privacy policies and practices, and KeyExchange has no responsibility for such third party websites.

9. CHANGES TO OUR PRIVACY POLICY

KeyExchange may, from time to time, change or supplement our Privacy Policy. If we make any change to this Policy, we will post such changes on our website, and make such revised Policy available through our Privacy Officer.

10. HOW DO YOU CONTACT US REGARDING ACCESS TO YOUR PERSONAL INFORMATION OR MAKING COMPLAINTS?

All complaints or other inquiries regarding your Personal Information or our Privacy Policy should be forwarded to our office as follows: y.emery@royalpage.ca.