



## PROJECT RECOVER INC. USE, RETENTION, STORAGE AND REMOVAL OF PERSONAL INFORMATION

Project Recover Inc. values transparency. With this Privacy Agreement we are striving to provide you with a good understanding of why we collect and use your personal information, how your information is shared, retained and protected, and how you can exercise your personal choices. We will also explain how you can find out what personal information we hold about you.

We have established a privacy framework that sets out the structure and accountability for the secure and respectful treatment of personal information.

Personal information is information that identifies you or can be used to identify you. Examples of personal information include: first and last name, mailing address, telephone number (including mobile), email address, date of birth, social insurance number (SIN), government-issued identification, credit history, information about your employment and education, annual income and financial transactions with your creditors.

We collect and use personal information to establish and manage our relationship with you, provide you with personalized services, manage our business, and comply with legal and regulatory requirements.

We need to confirm who you are and verify the information you have provided to us: We will ask for your name, address, telephone numbers (including mobile), email address, and date of birth, and may ask for other forms of identification such as a valid driver's license, passport or other government issued identification. We may ask you for your SIN to confirm your identity and ensure we obtain accurate information from credit reporting agencies. Providing your SIN for these identity verification purposes is optional. To withdraw your consent for the use of your SIN for identity verification purposes, you may contact us and request we remove your SIN from our records.

We need to communicate with you: We may communicate with you by phone, fax, mail, email, SMS text message or other electronic means to provide you with information related to the services you request us to perform.

We may need certain credit-related information: We obtain credit and other information about you from credit reporting agencies only with your written consent. We use this information to assess your financial debt liability, help us to determine the scope of our services and to help us help you manage

your credit responsibly. The information we obtain from credit reporting agencies may include the types and amounts of credit advanced to you, payment histories, collection actions, legal proceedings, previous bankruptcies and other information reported by your creditors.

We collect and use information to personalize your experience with us, including to better understand your needs and to provide you with a tailored solution to address your finances.

We collect and use information to prevent and detect fraud and criminal activity and secure our electronic systems. We may ask you for any additional information required to investigate matters, settle any claim or report a matter to the appropriate authorities. Your consent is always obtained prior before we release any of your information to a third party.

We are required to collect and use personal information to meet legal and regulatory requirements.

Project Recover Inc. does not share your personal information with any third parties without your expressed prior written authorization.

We have implemented measures designed to safeguard the personal information in our custody and control against theft, loss and unauthorized access, use, and disclosure.

We restrict access to personal information to only those individuals who require access to fulfil the requirements of the services we provide. All individuals accessing personal information must first obtain a Vulnerable Person Background check completed by Toronto Police Services.

We may keep and use information about you in our records for as long as it is needed for the purposes described above, or to otherwise meet our legal obligations, even if you are no longer a client

You can refuse to consent to our collection, use or disclosure of personal information, or you may withdraw your consent to our further collection, use or disclosure of your personal information at any time by giving us reasonable notice, subject to limited exceptions.

If you wish to withdraw consent, you may do so at any time by contacting the contacting us at 416-873-6446 or [info@projectrecover.ca](mailto:info@projectrecover.ca).

In addition, we may have legal, regulatory or contractual obligations to collect, use or disclose certain of your personal information, in which case you may not withdraw your consent.

You also cannot refuse to consent to our collection, use and disclosure of personal information required by our regulators, including self-regulatory organizations.