



PRIVACY POLICY

Your privacy is important to us. Please review the information below on how Everus Communications Inc. protects your personal information, including how you can tell us your privacy preferences and how you can raise any questions or complaints.

Your Privacy is Protected

At Everus, an important part of our commitment to provide you with service excellence is our respect for your right to privacy.

Keeping our customers' information and affairs in strict confidence is a cornerstone of Everus's business.

In the following pages we describe these policies and procedures and how we put them into practice so that you have control over how we collect, use and disclose your information.

Protecting your Privacy Means:

- we keep your information and the business you do with us in strict confidence
- your information is not sold
- you have control over how we obtain, use, and give out information about you
- you have access to the information we have about you
- we respect your privacy when we market our products and services

Our Privacy Policies Protect All of Our Customers

Upon Becoming an Everus Customer and upon Acquiring New Products and Services, in Addition to your Name, Address and Phone Number, you agree to provide us with all information needed to:

- establish your identification
- protect you and us from error and fraud
- understand your needs
- recommend particular products and services to meet your needs
- provide ongoing service
- comply with legal requirements
- manage the means by which you pay us
- offer other products or services that are suitable to your needs using various methods of communication including direct marketing

Certain information, such as a driver's license, although convenient for identification, is voluntary. It is up to you whether you want to provide this, or some other suitable identification, subject to any legal requirements.

We collect, use and disclose personal information only for purposes that a reasonable person would consider appropriate in the circumstances.

For the Following Purposes Your Information is Obtained or Used Only With Your Consent

We obtain your consent before we:

- obtain, use or disclose to other persons, information about you unless we are obliged to do so by law or to protect our interests
- obtain a credit report
- use your information in any way we didn't tell you about previously

Your Consent Can Be Express Or Implied

Express consent can be verbal or written.

You imply consent when we can reasonably conclude that you've given consent by some action you have taken, or when you decide not to take action. For example, if you obtain our service, we can conclude that you have consented to the conditions. If we give you an opportunity to tell us you don't want direct marketing material and you don't tell us that you don't want us to send it, we can conclude that you have no objection.

We will rely on your implied consent to use and disclose identifying information about yourself, such as your name and address.

You Can Withdraw Your Consent After You've Given It

You can withdraw your consent at any time after you've given it to us, provided there are no legal requirements to prevent this. However, in order to maintain the integrity of the credit reporting system, we do have to update your credit information with the credit bureau as long as you have credit with us. Your consent for this purpose cannot be withdrawn during this time.

If you don't consent to certain uses of information, or if you withdraw your consent, we may not be able to provide you with a particular product or service. If so, we'll explain the situation to you to help you with your decision.

We Ask for Your Consent Before Sharing Information With Other People

We don't share information about you with any of our affiliates, or release it to anyone outside of Everus. For example, we give information to a credit bureau only with your consent.

There are some exceptions to the above rules. For example, we may collect, use or disclose information without your consent if we:

1. **use an outside company to process information**
At times we may use the expertise of an outside company to do work for us involving some of your information - for example, to a company that performs marketing by direct mail on our behalf. When we do, we select the company carefully and confirm that it uses security standards comparable to those of Everus.
2. **must disclose information for legal reasons**
We may be compelled to release information by a court of law, or other legal or regulatory authority. If so, our policy is to release information only to the extent that we have to.

3. **have to protect the interests of Everus**

In certain circumstances, Everus may have to collect, use or release information for its protection. For example, we may do so when returning a cheque for the reason "Insufficient Funds", when collecting an overdue account, when realizing on security pledged for a loan, or to detect or prevent fraud.

We Protect Your Information From Error, Loss and Unauthorized Access

Our employees who have access to your information are made aware of how to keep it confidential. Each employee is subject to obligations to protect the confidentiality of confidential information in accordance with company policy, and satisfying such obligations is a condition of employment with Everus.

Our computer security specialists build security into all our computer systems.

This protects your information at all times, when it is stored in data files or handled by our employees.

Your Information Is Destroyed When It Is No Longer Needed

We keep your information only so long as we need it for the products and services you're using, to offer you products and services when you are a customer and for a reasonable time thereafter, or to meet any legal requirements.

You Can See and Verify the Accuracy of Your Information

You can check your information to verify, update and correct it, and to have any obsolete information removed. We may ask you to put your request in writing.

There's no charge for verifying or correcting your information. Depending on the circumstances, there may be a charge if you want a copy of records, which we have already given you. We will let you know in advance if there is a charge.

If you have a sensory disability, we will give you access to your personal information in any alternative format you request if we already have it in that format, or if conversion into that format is reasonable and necessary in order for you to be able to exercise your rights under applicable legislation.

It may not be appropriate for us to release certain information directly to you.

You can check much of your information routinely - for example, by examining documents that we send to you, such as any statements of account.

If we have obtained information about you from other people, upon your request, we'll let you know the person we got it from.

You Can Find Out to Whom We've Given Information About You

If you ask, we will let you know the names of outside companies or organizations we've given information to. This won't include information given to outside companies we've used to do work for us, such as direct mail marketing companies. It won't include particulars of cheques returned for the reason "Insufficient Funds" or otherwise, or regular updates of credit information to credit bureau.

We Respond to Your Request Promptly

We'll deal quickly with your request to see your information, and always respond to you within 30 days. If we need to extend the time, or we have to refuse your request, we'll tell you why, subject to any legal restrictions and we'll notify you of the new deadline, the reasons for the extension, and your rights under applicable legislation respecting the extension.

We Correct Your Information

Whenever possible, we'll correct any information which we may have given to an outside organization. If a third party, such as a credit bureau, has given us information which you tell us is wrong, we'll give you the name and address of that party so that you can correct the information.

We Protect Other People's Privacy When We Make Information Available to You

There may be files that include information about you and other customers, or that have information confidential to Everus, or are the property of Everus. Because we must protect everyone's confidentiality and legal rights, we cannot make these files available to persons outside of Everus. However, we will make available to you any factual information about you contained in such files.

We Monitor Our Compliance With this Privacy Policy

We have procedures in place to assist our employees in the practice of this Privacy Policy. Senior management of the company oversees the practice of these policies on a regular basis.

We Are Committed to Upholding this Privacy Policy

If you have any questions or complaints about our Privacy Policy, or about how we are living up to them, let us know right away. You can contact one of our Executive Staff.

Resolving Your Concerns Is Important to Us

Everus is committed to treating you with the greatest respect and consideration, and providing the highest level of service. Even so, from time to time something may go wrong. There may be a misunderstanding, or you may feel you have been dealt with unjustly. Whatever the circumstances, resolving the problem for you is our primary concern.