

Privacy Policy – Effective Date: November 14, 2018

Paymenttree, Inc. (“We”) are committed to protecting and respecting your privacy. This policy sets out the basis on which any personal data we collect from you, that you provide to us, or that is provided to us by a subscriber to our services and applications (under the brand name ‘PAYMENTREE’), will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it. By visiting www.paymenttree.ca you are accepting and consenting to the practices described in this policy.

INFORMATION WE MAY COLLECT FROM YOU

We may collect and process the following data about you:

- **Information you give us.** You may give us information about you by filling in forms on our site www.paymenttree.ca (our site) or by corresponding with us by phone, e-mail or otherwise. This includes information you provide when you register to use our site, subscribe to our service, participate in any discussion boards, forums or other social media functions on our site or enter a competition, promotion or survey and when you report a problem with our site. The information you give us may include your name, address, e-mail address and phone number, financial and credit card information, personal description and photograph. We also store the Content that your upload or provide to the Service in order to provide you with the features and functionality of the Service.
- **Information we receive from other sources.** We may receive information about you from individuals or corporate entities which are subscribers to our service (‘Subscribers’) where you are to be designated a user of our service. We may receive information about you if you use any of the other websites we operate or the other services we provide. We are also working closely with third parties (including, for example, subcontractors in technical, payment and delivery services, advertising networks, analytics providers, search information providers) and may receive information about you from them, subject to your agreements with them.

COOKIES

We do not use cookies for content personalization, analytics/performance, functional purposes, as well as the ability to access secure areas of our site. Users can control the use of cookies at the individual browser level. If you reject cookies, you may still use our site.

TRACKING TECHNOLOGIES

Technologies such as: cookies, beacons, tags and scripts are not used by Paymenttree, Inc.

ANALYTICS/LOG FILES

Log Files – As is true of most web sites, we gather certain information automatically and store it in log files. This information may include internet protocol (IP) addresses, browser type, internet

service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data.

LOCAL STORAGE

We use Local Storage (LSs) such as HTML5 to store content information and preferences. Third parties with whom we partner to provide certain features on our site or to display advertising based upon your Web browsing activity use LSs such as HTML 5 to collect and store information. Various browsers may offer their own management tools for removing HTML5 LSOs.

USES MADE OF THE INFORMATION

We use information held about you in the following ways:

- **Information you give to us.** We will use this information:
 - to carry out our obligations arising from any contracts entered into between you and us or between a Subscriber and us and to provide you with the information, products and services that you or a Subscriber request from us;
 - to provide you with information about other goods and services we offer that are similar to those that you have already purchased or enquired about;
 - to provide you with information about goods or services we feel may interest you. If you are an existing customer, we will only contact you by electronic means (e-mail or SMS) with information about goods and services similar to those which were the subject of a previous sale or negotiations of a sale to you. If you are a new customer we will contact you by electronic means only if you have consented to this. If you do not want us to use your data in this way please do not tick the relevant box situated on the form on which we collect your data (the registration form);
 - to notify you about changes to our service;
 - to ensure that content from our site is presented in the most effective manner for you and for your computer.
- **Information we collect about you.** We will use this information:
 - to carry out our obligations arising from any contracts entered into between a Subscriber and us;
 - to administer our site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
 - to improve our site to ensure that content is presented in the most effective manner for you and for your computer;
 - to allow you to participate in interactive features of our service, when you choose to do so;
 - as part of our efforts to keep our site safe and secure;
 - to measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertising to you;
 - to make suggestions and recommendations to you, Subscribers and other users of our site about goods or services that may interest you or them.

DISCLOSURE OF YOUR INFORMATION

We may share your personal information with any member of our group, which includes our subsidiaries.

We will not share personal information about you or any Content with any third parties except as described in this Privacy Policy or in connection with the Service. We may share your information with selected third parties, including:

- Business partners, vendors, suppliers and subcontractors for the performance of any contract we enter into with you or a corporate entity which is a subscriber.
- Analytics and search engine providers that assist us in the improvement and optimization of our site.
- Aggregated demographic information from our user base without personally identifiable data.

We may disclose your personal information to third parties:

- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- If Paymentree, Inc. or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our terms and conditions of service and other agreements; or to protect the rights, property, or safety of Paymentree Inc., our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.
- If Paymentree, Inc. is involved in a merger, acquisition, or sale of all or a portion of its assets, you will be notified via email and/or a prominent notice on our Web site of any change in ownership or uses of your personal information, as well as any choices you may have regarding your personal information.

USER ACCESS AND CHOICE

If your personally identifiable information changes, or if you no longer desire our service, you may [correct, update, amend, delete/remove, ask to have it removed from a public forum, directory or testimonial on our site or deactivate it] by making the change on our member information page [or by emailing our Customer Support at info@paymentree.ca or by contacting us by telephone or postal mail at the contact information listed below. We will respond to your request to access within 30 days. We will retain your information for as long as your account is active or as needed to provide you services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

OPT-OUT PREFERENCES

If you wish to subscribe to our newsletter(s), we will use your name and email address to send the newsletter to you. Out of respect for your privacy, you may choose to stop receiving our newsletter or marketing emails by following the unsubscribe instructions included in these emails, accessing the email preferences in your account settings page or you can contact us at info@paymenttree.ca.

WHERE WE STORE YOUR PERSONAL DATA

The data that we collect from you will be stored at a destination within Canada. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

All information you provide to us is stored on secure servers in a controlled environment with limited access. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

While no transmission of information via the internet is completely secure, we take reasonable measures to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorized access.

YOUR RIGHTS

You have the right to ask us not to process your personal data for marketing purposes. We will usually inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contacting us at info@paymenttree.ca.

Our site may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

TESTIMONIALS

With consent, we may display personal testimonials of satisfied customers on our site, along with other endorsements.

OUR POLICY TOWARD CHILDREN

The Service is not directed at individuals under the age of 13. We do not knowingly collect personal information from children under 13. If you become aware that a child has provided us

with personal information, please contact us at info@paymenttree.ca. If we become aware that a child under 13 has provided us with personal information, we will take steps to delete such information.

CHANGES TO OUR PRIVACY POLICY

Any material changes we may make to our privacy policy in the future will be posted on this page prior to the change becoming effective and, where appropriate, notified to you by e-mail. Please check back frequently to see any updates or changes to our privacy policy.

Questions, comments and requests regarding our terms of use and privacy policy are welcomed and should be addressed to info@paymenttree.ca

CONTACT INFO:

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