

**POLICIES AND PROCEDURES
RELATED TO PRIVACY**



MAX FINANCIAL

PRIVACY POLICY

This privacy policy ("policy") explains how the MAX FINANCIAL LIMITED ("MAX") handles personal information. This policy forms part of the Terms of Use for this web site (max. financial)

Please read the policy carefully before using the Site. By using the Site, you confirm your acceptance of the policy. MAX reserves the right to modify this policy at any time, and such modifications shall be effective immediately upon posting on the Site.

MAX Privacy Policy

In the course of its activities, the MAX may collect "personal information", as defined in Canada's privacy laws. Such personal information may include, for example, names and addresses of individuals ordering consumer booklets, and personal information about individuals attending events organized and sponsored by the MAX. Generally speaking, personal information does not include what is considered business contact information.

This Privacy Policy outlines how the MAX handles personal information about individuals from outside the MAX that is in its possession or control.

The Policy is based on the ten principles of fair information practices set out in Schedule 1 of the Personal Information Protection and Electronic Documents Act and is as follows:

1. **Accountability:** the MAX is responsible for personal information in its possession or control, including personal information that the MAX transfers to service providers to perform functions on the MAX's behalf. The MAX has designated a Chief Privacy Officer who is accountable for the handling of such personal information.
2. **Identifying Purpose:** either before or at the time any personal information is collected, the MAX identifies to the individual the purpose for collecting the personal information.
3. **Consent:** the collection, use and disclosure of personal information is only done with the knowledge and consent of the individual, except in circumstances permitted or required by law. Every reasonable effort is made to ensure that the individual understands how her, or his personal information will be used.

4. **Limiting Collection:** the collection of personal information is limited to that which is necessary for the MAX to accomplish the identified purposes.
5. **Limiting Use, Disclosure and Retention:** the MAX only uses or discloses personal information for the purpose for which it was collected. The MAX only retains personal information for as long as it is necessary to fulfill that purpose. The MAX does not disclose an individual's personal information to third parties, except if required in the course of fulfilling the purpose for which it was collected.
6. **Accuracy:** personal information is kept as accurate, complete and UpToDate as necessary for the purposes for which it is to be used. An individual may ascertain the accuracy and completeness of the personal information held by the MAX and have the information amended if it is not accurate or complete.
7. **Safeguards:** personal information is protected by security measures appropriate to the sensitivity of the MAX Privacy Policy information. Security measures include restricted access to computers and locks on filing cabinets.
8. **Openness:** the MAX makes readily available to individuals' information about its privacy policy and practices related to the MAX's management of personal information.
9. **Individual Access:** upon the written request of an individual, the MAX will inform the individual of the existence, use and disclosure of her or his personal information. An individual will be given reasonable access to her or his personal information and will be able to ascertain its accuracy and completeness except in certain circumstances, consistent with personal information statutes across Canada. Where access is not provided, the MAX will explain why access was not provided.
10. **Compliance:** individuals having questions about how the MAX handles personal information or wishing to inquire about compliance with the above principles may contact the MAX's Privacy Officer, as follows:

Kuldip Kaur
Privacy Officer
MAX FINANCIAL LIMITED
5 Melanie Drive, Unit 10, Brampton.