

PRIVACY AND DATA COLLECTION POLICY-HIPOINT FINANCIAL

At HiPoint Financial, your privacy is our priority. We are committed to protecting the confidentiality and security of the personal information you entrust to us.

INFORMATION WE COLLECT

We may collect and use several types of information from and about you, including:

- Personal information: such as your name, mailing address, email address, telephone number, Internet protocol (IP) address, account information, social insurance number, and any other identifiers.
- Business-related information: including your company name, title, duties, license number and status, business address, business email address, and business telephone number.
- Non-personal information: such as metadata, demographic data, or aggregated statistics that do not directly identify an individual. For example, aggregated website usage data.
- Technical information: login details, browser type/version, time zone settings, operating system, device details, and interaction with our website.
- Website interaction details: URLs, clickstream data, pages viewed, response times, download errors, length of visits, page interactions, and methods used to leave the website.

HOW WE COLLECT INFORMATION

We use different methods to collect information about you, including:

- Direct interactions: when you provide information via forms, phone, email, or in person.
- Automated technologies: such as cookies, web beacons, and tracking tools while you navigate our website.
- Third parties or publicly available sources: such as business partners and service providers.

HOW WE USE YOUR INFORMATION

We use information we collect for the following purposes:

- To provide financial products and services you request.
- To personalize services and improve website functionality.
- To comply with legal and regulatory requirements.
- To protect against fraud, security breaches, and misuse of our services.
- To inform you about our products, services, promotions, or third-party offerings (with your consent).
- To enforce contracts and terms of use.

COOKIES AND TRACKING TECHNOLOGIES

We use cookies, Flash cookies, web beacons, and similar technologies to collect data about browsing activity. These tools help us improve functionality, measure performance, remember preferences, and deliver relevant advertising.

Third-party advertisers and networks may also use tracking technologies to deliver interest-based advertising. You can manage cookie preferences via your browser or opt-out mechanisms such as the Digital Advertising Alliance of Canada.

DISCLOSURE OF INFORMATION

We may share information we collect with:

- Subsidiaries and affiliates within HiPoint Financial.
- Service providers, contractors, and partners who support our business operations and are bound by confidentiality agreements.
- Regulatory or legal authorities, where required by law or court order.
- Third-party advertisers or business partners, only with your consent.

We may also disclose non-identifiable aggregated data for research, reporting, or marketing purposes.

YOUR CHOICES

You have the right to control how your information is collected and used. You may:

- Opt-out of marketing emails by using the unsubscribe link in communications.
- Adjust browser settings to refuse or limit cookies.
- Contact us to update, limit, or withdraw your consent regarding use of your information.

SAFEGUARDING YOUR INFORMATION

We use physical, electronic, and administrative safeguards to protect your personal information against loss, misuse, unauthorized access, disclosure, or alteration. Employees are trained in privacy practices, and service providers are contractually obligated to maintain confidentiality.

DATA RETENTION & STORAGE

We retain personal information only as long as necessary to fulfill the purposes for which it was collected, including legal, accounting, and regulatory requirements. Information that is no longer needed is securely destroyed or anonymized.

INTERNATIONAL TRANSFERS

Personal information may be processed or stored outside Canada. In such cases, we ensure appropriate safeguards are in place. However, data in foreign jurisdictions may be accessed by law enforcement or regulators under local laws.

CHILDREN'S PRIVACY

Our services are not directed to individuals under the age of 18. Additionally, we do not knowingly collect personal information from children under 13. If such data is inadvertently collected, we will promptly delete it.

ACCESSING, CORRECTING, AND WITHDRAWING CONSENT

You have the right to request access to the personal information we hold about you, verify its accuracy, and request corrections. You may also withdraw your consent at any time, subject to legal or contractual restrictions. Please note that withdrawing consent may limit our ability to provide certain services.

DATA SECURITY

While we use strict safeguards to protect information, no system is completely secure. Transmission of personal information over the Internet is at your own risk. We are not responsible for unauthorized circumvention of privacy settings or security measures.

POLICY UPDATES

We may update this Privacy Policy periodically to reflect changes in law, technology, or our practices. Any updates will be posted on our website with the date of last revision clearly indicated.

CONTACT US

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