

## SECTION E: PRIVACY

1. CF Meridian Region has adopted the following Privacy Policy to support its customers, program partners, communities, staff and the Board of Directors. The protection of personal information is of extreme importance and all efforts will be made to be in compliance with the Personal Information Protection and Electronic Documents Act (PIPEDA). CF Meridian Region will maintain a specific appointed Privacy Officer to ensure this.
2. CF Meridian Region is committed to protecting the privacy and respecting, the rights of those named, to control the collection, use and disclosure of all personal information. Personal information will only be disclosed to third parties if that disclosure is necessary.
3. CF Meridian Region collects and maintains personal information from its customers in the regular course of doing business. The information may include names, address, email address, business history, and for a loan or counseling client, financial information, such as banking information and credit records. We may also collect information for identification purposes such as drivers license information and dates of birth.
4. CF Meridian Region may also collect a Social Insurance Number the provision of which by a customer is optional. However, CF Meridian Region may not be able to fully process an application or carry out credit checks without it.
5. The information is collected and maintained to properly evaluate a proposal, analyze business information and to gain information regarding credit history, bank credit checks, reporting to the Credit Bureau and/or to the Personal Property Registry. CF Meridian Region may disclose this information, if necessary, to another company. For example, when a customer applies for credit or a loan, personal information is given to a credit reporting agency so that a credit check can be completed. Only information that company may require to complete the check is passed on. CF Meridian Region may also pass on a customer's name and address to a courier company to complete a delivery for example.
6. A customers information may also be used for secondary reasons such as marketing but a customer may opt out if, for example they do not wish to receive any promotional material.
7. When a person visits CF Meridian Region's website information is also collected about the computer including IP address, browser, the computers location, what pages are visited on the site and the links followed.
8. CF Meridian Region will communicate in loan application documentation the above information in particular setting out what information is being collected why that information is being collected, how it is being used and how the information is being disclosed.
9. CF Meridian Region will obtain, as part of any application process the customers express consent to the collection and disclosure of personal information. CF Meridian Region will also assume the customers ongoing implied consent to use and disclose that personal information, as is necessary in

the course of business. Information that has been collected will be kept securely and will only be accessible by authorized persons within CF Meridian Region. The information will only be kept for as long as is necessary after which it will be securely destroyed.

10. A customer has the right to withdraw consent to use personal information, subject to legal or contractual agreements, as soon as the CF Meridian Region is notified in writing. However, the customer is advised that this may limit or totally restrict the use of programs and services available through the CF Meridian Region.
11. This privacy policy may be viewed and downloaded from our website at: [meridianregion.ca](http://meridianregion.ca). If you have questions in regard to your personal information, our Privacy Officer can be reached by mail at P.O. Box 2167 Kindersley, Saskatchewan S0L 1S0, by telephone at (306) 463-1850 Toll Free at 1-888-919-3800, by Fax: (306) 463-1855 or by e-mail at [reception@meridianregion.ca](mailto:reception@meridianregion.ca).