

alterfina

Privacy Policy

Introduction

Faced with the development of new communication tools, it is necessary to pay particular attention to the protection of privacy. Therefore, we are committed to respecting the privacy of the personal information we collect.

Preliminary provisions

Alterfina agrees to comply with the Policy.

Users accept that this Policy may be modified by Alterfina at any time and without prior notice and are bound to such modifications;

Automatically exchanged information

Each time a User accesses the Website, an exchange of information takes place, automatically, between the Website, his computer and Alterfina's servers. This exchange is necessary for the server to transmit a compatible file with the computer equipment used by the User.

The following information is exchanged:

- The identification of the internet services provider of the User;
- The IP address of the User;
- The type of web browser (for example: Firefox, Explorer) and operating system (for example: Windows, Mac OS) being used by the User;
- The pages being consulted by the User;
- The date and time at which the User access the Website;
- The referring website, if the User access this Website via another site;

Most of the automatically exchanged data between computers do not allow identifying the User. It is collected for the sole purpose of meeting the technological requirements of web browsing and is only used for the purposes mentioned in this Policy.

Collection of personal information by Alterfina

We collect the following information:

- Last Name
- First Name
- Address
- Postal code
- Email address
- Telephone number
- Gender
- Birthdate
- Occupation

The personal information we collect is collected through forms and through the interactivity established between you and our website. We also use, as described in the next section, cookies and / or logs to gather information about you.

Google Analytics

Alterfina uses Google Analytics and is required to inform the User of how the information will be utilized. For further details, consult Google's Privacy Policy and Terms of Service:

<http://www.google.com/intl/en/policies/privacy/partners>.

Cookies

Cookies are used to simplify browsing on the Website. These cookies do not collect Users personal information. A User may at any time set his or her

browser to block cookies. However, this action may deprive the User of certain features of the Website.

When using a public computer or sharing a computer, Alterfina recommends that the User ensure that he or she leaves no trace of its activity before ending a browsing session.

Use of personal information

Personal information is processed and stored in accordance with the provisions of the Act respecting the protection of personal information in the private sector (<http://www.legisquebec.gouv.qc.ca/en/showdoc/cs/P-39.1>).

Personal information is used by Alterfina only as prescribed by law. This means that, except as prescribed by law, Alterfina will seek the User's consent prior to making any use of information concerning said User for purposes other than those for which the information was originally disclosed, or for purposes other than those provided for in this Policy or in the law.

Personal information is accessible to Alterfina's employees, as such information is necessary to performance their duties.

Personal information provided by the User may be used by Alterfina for the following purposes:

- To verify the age and the place of residence;
- To provide the services requested by the User;
- To verify whether the User is complying with the terms of requested services and the law;
- To compile statistics;
- Follow up on a User's loan request, complete the loan approval process according to Alterfina's policies;

- Transmit information and promotional offers (provided that the User can at any time unsubscribe by sending a request to this effect to Alterfina), as provided under section 11 of this Policy;
- Improve the management of the Website (presentation, organization);
- Improve our services and personalize reception terminal;
- Create personalized consumption profiles;
- Track orders;
- Exercise its rights against any User, within the limits permitted by law, including the transfer of personal information to any collection agency;
- Develop artificial intelligence to facilitate the providing of the services and debt recovery.

Alterfina does business with partners with whom the Users' personal information may be shared, free of charge, for promotional purposes. In this event, Alterfina will ensure that any partner with whom such personal information is shared is bound to Alterfina by a confidentiality agreement regarding the treatment of such personal information, which will be at least equivalent to the provisions of this Policy.

Collection of personal information

The Website does not include any technology that could be used to collect personal information from the User without his or her consent. Users are free to use the Website, without their personal information being collected automatically, subject to the provision set forth in this Policy.

Indeed, subject to the provision set forth in this Policy, no personal information is collected without the User's prior consent. The only personal information that Alterfina may collect is information that is provided voluntarily by the User to Alterfina or in accordance with this Policy. In order to be able to provide a requested service by a User, open an account or comply with legal requirements, Alterfina reserves the right to request personal information or supporting documents from the User.

Right of access and correction

Any User has the right to access his personal information held by Alterfina that concerns him or her. If any information is incorrect, incomplete or ambiguous, the User may request in writing a correction of this information. In order to access personal information held by Alterfina, a request must be made, by contacting Alterfina as provided in this Policy.

To that end, Alterfina complies with section 19 of the Act respecting the protection of personal information in the private sector (Quebec):

Every person carrying on an enterprise having as its object the lending of money, who consults credit reports or recommendations as to the solvency of natural persons prepared by a personal information agent, must inform such persons of their right of access and rectification in relation to the file held by the agent and indicate to them the manner in which and the place where they may have access to the reports or recommendations and cause them to be rectified, where necessary.

The person carrying on such an enterprise must communicate to a natural person, on request, the content of any credit report or recommendation he has consulted for the purpose of making a decision concerning the person.

Release of personal information

Alterfina may release personal information when so required by law or by a directive from a competent authority.

Alterfina may also release personal information to services providers, if necessary for the provision of its services.

Hyperlinks to third parties websites

The Website may contain hyperlinks to third party websites. Information exchanged by intermediary of these websites is not subject to this Policy; therefore, we advise you to read the terms and conditions and privacy policies that apply to said websites.

Withdrawal and opposition rights

We commit to offer you withdrawal and opposition rights in regard of your personal information, subject to Alterfina's rights to use personal information as provided in this Policy and in the law.

The right of opposition is understood as the possibility offered to the Users to refuse to have their personal information used for certain purposes mentioned during the collection. However, the User understands that by exercising this right may make Alterfina not able to render his services, and in this case Alterfina, reserves the right to not render its services, without any liability.

For more information

For more information regarding the Policy, or for any other inquiry or question, the User may contact Alterfina by phone, email or by mail.

By Phone: 1-888-350-7738

By Email: info@alterfina.ca

By Mail: 7750, Cousineau Blvd., suite 302, in the city of Longueuil, province of Quebec, J3Z 0C8

Section of the Website: <https://alterfina.ca/en/contact-us/>

Language

In the event of a discrepancy between the French and English versions of the content of the site, in particular this Policy, the French version takes precedence.