



Privacy Policy

SCI Technologies Ltd. D.B.A. taq

Last updated: December 4, 2024





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SCI Technologies Ltd. d.b.a taq (“**taq**”, “**we**”, “**our**”, “**us**”) recognizes the importance of your right to privacy and wants you to be familiar with how we collect, use, and disclose any personal information that individually identifies you.

This Privacy Policy explains how we collect, use, disclose and protect your personal information when you use our website or mobile site (collectively, the “**Site**”) and our services (collectively, the “**Services**”). We will only collect, use, and disclose your personal information in accordance with this Privacy Policy.

By clicking the checkbox on your initial visit to the Site or when we request your consent when you use our Services, you acknowledge that you have read and understood this Privacy Policy, and you agree and consent to the collection, use, disclosure, and other processing of your personal information as outlined in this Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use our Site or Services or supply your personal information to us.

1 What Personal Information do we collect?

Personal information means any information which relates to an individual and directly or indirectly allows that individual to be identified. Anonymous data means information concerning a natural person that, at all times, is reasonable to foresee in the circumstances that such information no longer allows the identification of that natural person directly or indirectly on an irreversible basis (“**Anonymous Data**”). taq does not consider personal information to include Anonymous Data.

The types of personal information that we may collect include, but is not limited to:

- Contact information such as your name, postal address, e-mail address and telephone number;
- Information we receive from you in connection with your application for credit, including employment information and your income, information regarding your debts and expenses, home rental or ownership information and the amount of your rental or mortgage payments, date of birth, financial institution information, and other information to assist in obtaining a credit report;
- Your driver’s license information;
- Banking information, including your account number and other information needed for pre-authorized payments;
- Information and documents to help us verify your identity;
- Information regarding the vehicle that you lease or propose to lease and in connection with your lease or proposed lease transaction, including your payment history;
- Information we obtain about you from credit reporting agencies;
- Your IP address; and
- Personal information you give us that we did not request (such as personal information you voluntarily put into an email to us).

You are not required to provide us with your social insurance number (“**SIN**”). However, if you do provide your SIN to us, with your consent, we may use your SIN as a unique identifier to ensure

that the credit information we are requesting is about you, rather than someone else with the same or similar name.

2 Purposes for Collecting Your Personal Information

We may collect, use and disclose your personal information in order to provide you with our Services. We also collect, use and disclose your personal information to comply with legal and regulatory requirements and as otherwise may be permitted or required by applicable laws. We will only use the personal information that we collect for the purposes for which it was collected. We collect your personal information for the following purposes and in accordance with applicable laws:

- to provide you with our Services or those we provide on behalf of our clients;
- to evaluate your credit application and ongoing creditworthiness and solvency;
- to enter into a lease with you;
- to manage, administer, collect amounts owing under and enforce any such lease;
- to respond to your inquiries regarding any credit application and any resulting lease;
- to verify and confirm your identity;
- to establish and maintain commercial relations with you, including responding to your questions regarding our Services;
- to respond to questions that you send by email or through our Site;
- subject to applicable law, to notify you about other services and events provided by taq, which may be of interest to you;
- to customize the appearance of the Site displayed to you;
- to obtain your feedback regarding our Site and Services, including our surveys;
- to track behavioural information on the Site to serve similar content upon future visits;
- to support our business functions such as internal business processes, marketing and advertising; and
- to meet any legal or regulatory requirements.

3 When do We Collect Personal Information?

We may collect your personal information when you voluntarily provide it to us by using our Site and Services or from third party sources, including our clients' sites and services. For example, we may ask you to provide personal information if you:

- use our Site and our Services;
- register, update or create an account on our Site and our Services;
- sign into your account;
- call into a call centre;
- send us a question or comment by email or phone;
- post comments or other content on our Site and our Services;
- register to receive newsletters, articles and updates about our Services; and

- otherwise participate in features of our Site and our Services that ask for personal information.

Any personal information posted, used or disclosed on a Facebook page, LinkedIn page, Twitter page or other social networking page or site is subject to that website's privacy policy, and is not subject to this Privacy Policy.

We may receive personal information about you from third party sources, such as credit reporting agencies. We use this information to: (i) assist with our business operations; and (ii) and to provide our Services. You authorize the collection of your personal information from these sources and, if applicable, you authorize these sources to give us your personal information for the above-mentioned purposes.

If you speak with one of our representatives by telephone, the call may be recorded or monitored. We do this for the following reasons:

- To establish a record of the information that you provide;
- To take or verify instructions from you;
- To confirm your identity;
- To maintain quality service levels; and
- To assist in staff training.

4 Limiting Collection of Personal Information

We limit the collection of personal information to that which is necessary to fulfill the purposes identified in this Privacy Policy and we collect, use, and disclose your personal information only in accordance with this Privacy Policy.

5 Use, Disclosure and Retention of Personal Information

Our personnel are involved at each stage in the management of your personal information, from its initial collection to its ultimate destruction. For more information on the roles and responsibilities of our personnel who manage your personal information throughout its life cycle, please refer to our [Personal Information Handling Policy](#).

Your personal information will not be used without your consent for purposes other than those for which it was collected or in accordance with applicable laws. From time to time, we may wish to use personal information for new or additional purposes, in which case we will amend the Privacy Policy to include these new or additional purposes and will obtain your consent as described in Section 13.

We may generate Anonymous Data from personal information collected through the Site and Services. Such Anonymous Data includes, but is not limited to, information we collect from your use of our Site and Services. We may use this Anonymous Data and aggregated data for any

reasonable purpose subject to applicable laws and disclose such data to third parties at our sole discretion.

We retain your personal information only for as long as we need it to fulfill the purposes for which it was collected and to comply with our legal obligations. For a more detailed account of our practices with respect to the retention and destruction of your personal information, please refer to our [Retention and Destruction Policy](#).

We may also use and disclose your personal information to service providers, data processors and other third parties, including but not limited to SCI Lease Corp. (“Third Parties”) under the following limited circumstances:

- to our clients for whom we operate Services on their behalf;
- to Third Parties that assist with our operations and Site and Services including, without limitation, for customer services, our business operations, monitoring and analyzing Site activity, and operating and maintaining the Site. Such Third Parties may only use your personal information for the purposes described in this Privacy Policy;
- to Third Parties who assist in processing your lease application or administering your lease application with us, including, without limitation, credit reporting bureaus, financial institutions, insurance companies, insurance brokers, vehicle manufacturers, motor vehicle dealers, government agencies, and persons to whom you have applied for credit;
- when necessary to protect our safety, property or other rights, our representatives, customers and users of the Site, including to detect and prevent fraud;
- if we sell or transfer all or a portion of our business or assets to a related company or a third party. Your personal information will remain subject to our pre-existing Privacy Policy unless you agree to the privacy policy of the company or third party that acquires your personal information;
- with your consent; or
- as otherwise required or permitted by law.

6 Data Transfers

As discussed above, we may engage Third Parties to perform certain services on our behalf and to otherwise provide the Services. These Third Parties may store, process, and transfer personal information on servers located outside of the Province of Quebec and Canada in jurisdictions whose data protection laws may differ from those of the Province of Quebec and Canada, such as the United States of America. As a result, personal information may be subject to access requests from governments, courts, or law enforcement in those jurisdictions according to the laws in those jurisdictions. For example, information may be shared in response to valid demands or requests from government authorities, courts, and law enforcement officials in those countries. Subject to applicable laws in such other jurisdictions, we will use reasonable efforts to ensure that appropriate protections are in place to require our Third Parties to maintain protections on personal information that are equivalent to those that apply in the Province of Quebec and Canada.

If you have questions regarding our policies and practices with respect to our use of third party service providers outside of the Province of Quebec or Canada, including with respect to the collection, use, disclosure or storage of personal information by third party service providers outside of Province of Quebec or Canada for us or on our behalf, please contact us as set out below.

7 Links to Other Sites

Our Site may contain links to other sites that are independently owned and operated by third parties. These other sites may have their own privacy policies and are not governed by this Privacy Policy. We are not responsible for the privacy practices, or the content of any sites owned and operated by any Third Parties. Other sites may collect and treat information collected differently, so we encourage you to carefully read and review the privacy policy of each site you visit.

8 Cookies, Web Beacons, and Other Similar Technology

You may have consented for taq to use automatic data collection technology and services that record and collect information that identifies your computer, tracks your use of this Site and Services, and collects certain other information about you and your surfing habits. This data collection technology may include cookies, web beacons and other similar devices on this Site and Services to enhance functionality and navigation for our visitors. At your initial visit to the Site, you can activate, customize, or decline TAQ's use of such data collection technology and services.

A cookie is a small data file that is placed on the hard drive of your computer so that your computer will "remember" information when you visit a site. Web beacons and tags are small strings of code that are used in conjunction with a cookie and allow us to record activity on our Site. Internet tags, graphic tags and similar web beacon type functions allow us to count the number of users who have visited a particular web page or to access certain cookies. We may use web beacons on this Site to count users and to recognize users by accessing our cookies. Being able to access our cookies allows us to personalize this Site and improve your experience at our Site. We may also include web beacons in HTML-formatted e-mail messages that we send to determine which e-mail messages were opened. Information tracked through these mechanisms includes but is not limited to: (i) your IP address; (ii) the type of web browser and operating system being used; (iii) the pages of the Site a user visits; and (iv) other sites a user visited before visiting our Site.

We may also employ cookies and action tags (also known as single pixel gifs or web beacons) to collect information about your use of, and activities on, our Site for our use but also for use by third parties that serve advertisements about taq on other sites you may visit. In addition to the information about your visits to our Site, Third Parties may also use the information about your visits to other sites to target advertisements for services available from taq.

You can set your internet browser up so that you are notified when cookies are stored, you can decide in each individual case whether you want to accept cookies, or you can refuse to accept any cookies. However, if you do not accept cookies, you may be restricted in how you are able to use our Site. You can delete cookies that are already stored on your hard disk at any time. You will find more details on how to do this in the operating guide for your Internet browser program.

As described above, you may be able to set your browser to refuse cookies. If you refuse cookies, you may still receive online advertising, but it may be less personalized.

9 Third Party Analytics

Our Site uses third party analytics services such as Google Analytics, a web analytics service of Google. Google Analytics uses cookies to analyze how you use our Site. The information generated by the cookie about your use of our Site (including your IP address) is sent to a Google server in the U.S. and stored there. Google will use this information to evaluate your use of our Site, compile reports on Site activity for our Site operators and to provide other site activity related internet services. Additionally, Google may transfer this information to a third party when required by law or in the case of a third party processing information on Google's behalf. In no case will Google use your IP address in connection with any other information held by Google.

You can set your internet browser to prohibit the installation of cookies, although we must point out that some features and functions of our Site will then be unusable. By using our Site, you consent to the processing of data about you collected by Google in the manner described and for the above-mentioned purpose. The consent for collection and storage of data can be withdrawn at any time in the future by clicking on the following link:

<https://tools.google.com/dlpage/gaoptout?hl=en>

We also use the cookies to carry out frequency assessments, page usage assessments and marketing assessments. For these assessments, we use this cookie information without a link to your personal information, so it is completely anonymous.

10 Security and Risks

We maintain reasonable technical, physical, and administrative security safeguards to protect your personal information against loss, theft, and unauthorized access. Any personal information that you provide to us is exchanged on a secured server. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we are committed to protecting your personal information, we cannot ensure or warrant the security of any information you provide to us.

We take reasonable steps to verify your identity before granting you access to your account on our Site; however, you are solely responsible for maintaining the secrecy of your username,



password, and any other account information. We also take reasonable steps to ensure that our employees are aware of the importance of maintaining the confidentiality of personal information and that unauthorized persons do not gain access to personal information that we have disposed of or destroyed.

Taq collects, uses, transfers, discloses, retains, and destroys (“processing”) personal information of varying levels of sensitivity. The reasonably foreseeable risks and consequences related to our processing of your personal information include loss, theft, and unauthorized access.

11 Individual Access and Accuracy of Personal Information

You may request access to your personal information which we may hold by contacting us at the contact information set forth below, and we will respond within the time periods provided for under applicable laws. We will need to verify your identity before providing you with the personal information we hold about you. There is no cost for such access request unless you require copies of records. We may not be able to provide you with access to your personal information if the information cannot be separated from the personal information of others, cannot be disclosed for reasons of security or commercial confidentiality, or is protected by legal privilege. If we cannot provide you with access to your personal information, we will advise you of the reasons access is being denied, unless we are prohibited by law from doing so.

You may request to update and change your personal information at the contact information set forth below. We will endeavor to correct or complete any personal information which you advise us is inaccurate or incomplete. Where appropriate, the amended information will be transmitted to third parties having access to such information.

12 Electronic Communications

As part of signing up to receive the Services, you may have also opted in to receive email communications from us. If you opt-in to receive such communications, we may use the information to; communicate with you regarding our products, Services and promotions; provide you with other information that you request; and/or improve our product and service offerings.

You will always have the opportunity to "unsubscribe" from receiving any of our e-mail or other communications at any time and we will ensure that our e-mails include instructions on how to unsubscribe if you no longer wish to receive future e-mails from us. We provide an ongoing opportunity to unsubscribe or opt-out of contact by us by accessing our Site or by e-mail to privacy@taqauto.com or via email.

If you decide to unsubscribe, we will only contact you (i) for the purposes allowed under applicable law; (ii) to send you notices of changes to our Privacy Policy; or (iii) to receive Service-related messages.

13 Automated Decision Making

Taq makes decisions about your credit relying exclusively on automated processing using your personal information (“ADMs”). If you use our credit services, we will inform you prior to your use of any ADMs regarding: (1) the types of personal information the ADM uses to render the decision; and (2) the reasons and principal factors that inform the ADM’s decision making. If you wish to correct any personal information used to make the decision or submit your observations to have such decisions reviewed by taq, please contact us as set out below.

14 Changes to this Privacy Policy

We reserve the right to change or replace this Privacy Policy at our sole discretion at any time. Please check back from time to time to ensure that you are aware of any updates or changes in this Privacy Policy. We will post the most current version on our Site, and we will indicate at the top of this page the date this Privacy Policy was last revised. With respect to material changes to this Privacy Policy, we will request your consent upon your first visit to our Site following such changes. Otherwise, your continued access or use of this Site after any such changes constitutes your acceptance of the Privacy Policy as revised.

15 Your Consent to the Terms of this Privacy Policy

By clicking the checkbox on your initial visit to the Site indicating your consent, you agree that taq may collect your personal information and you voluntarily consent to the collection, use, disclosure, and transfer of your personal information in accordance with this Privacy Policy. If you do not agree with any terms of this Privacy Policy, please do not use our Site or our Services or provide us with any personal information. If you do not understand the nature, purpose, and consequences of us collecting, using, and disclosing your personal information, please do not use our Site or our Services or provide us with any personal information, and contact us at the contact information set forth below so that we can address your questions or concerns.

Subject to legal and contractual requirements, you may refuse or withdraw your consent to certain of the purposes identified in this Privacy Policy at any time by contacting us at the contact information set forth below. If you refuse or withdraw your consent, you acknowledge that we may not be able to provide you or continue to provide you with certain services or information that may be of value to you. However, you may not be permitted to withdraw your consent to certain necessary collections, uses and disclosures of your personal information (for example, taq needs to maintain reasonable business and transaction records).

16 Minors

Taq only collects personal information from or relating to persons who indicate that they are of the age of majority in the province in which they reside or over the age of 14 in the Province of Quebec (the “Age of Majority”). If we learn that we have inadvertently collected personal information from or relating to a person who is under the Age of Majority (“Minors”), we will delete that information from our systems. If you are a Minor do not submit or post any information via the Site, and do not communicate any personal information to us. If a Minor has already provided us with personal information, the Minor’s parent or guardian may contact us at the contact information set forth below for the purpose of deleting this information, and we will promptly delete such information.

17 How to Contact Us

We welcome your feedback. If you have questions, comments, or concerns about this Privacy Policy, or would like to do any of the following:

- see your personal information that you have already sent us so that you can correct, update or delete it from our files;
- if your child under the age of Majority has used this Site and sent us personal information, delete that personal information from our files;
- correct any personal information that is used to render any decisions that exclusively uses automated processing;
- request more information about the categories of persons that have access to personal information at taq;
- request more information about the duration of the retention of your personal information;
- request that taq review any decisions rendered exclusively through automated processing;
- ask that we not send you electronic communications or otherwise contact you; or
- report any violation of this Privacy Policy or complaint with respect to the protection of your personal information.

Please contact our Privacy Officer at privacy@taqauto.com or via email, and we will endeavour to get back to you promptly. Our Privacy Officer oversees our privacy policies and procedures and information-handling practices.