

AUTO LOAN SPECIALIST PRIVACY POLICY

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PLEASE READ THIS POLICY CAREFULLY

1. Welcome

Auto Loan Specialist and our licensor CDN Online Auto Finance LTD respects every user's privacy, and complies with applicable laws for the protection of user data, including, without limitation, the Canadian data protection laws. If you are a User of the site, you may be asked to provide certain basic biographical information, including some PII. We request this information in order to complete your application.

When you visit our site, a short text file called a cookie, may be downloaded to your computer. A cookie is used to store small amounts of information. This information is collected for traffic analysis only. The cookie does not contain personal details. Depending on the browser that you use, you can set your preferences to block/ refuse cookies, and/ or notify you before they are placed.

If you have any questions regarding this information or our privacy practices, please contact us at Info@autoloanspecialist.ca

2. Data Policy

This policy describes the information we process to support the services and other products offered on the site. You can find additional tools and information in our Terms and conditions page.

3. Types Of Data We Collect From You

For the provision of our services, we may collect and process the following personal information about you, but only with your consent. The types of information we collect depend on how you use our site.

- Personal Identifiable Information (PII). We acquire PII that may include, in certain contexts, your Full name, address, email address, phone number, gender, social insurance number, driver's license number, income level and other financial information, license information, age or date of birth and employment information etc. Certain jurisdictions consider being PII because it could be used to identify an individual.
- Commercial information and preference: these information include product preferences, advertising preferences, products or services applied for, obtained, or considered, or other preferences or interests.
- You're Usage. We collect information about how you use our Products, such as the types of content you view or engage with; the features you use; the actions you take; the Auto Loan Specialists or third-party you interact with; and the time, frequency and duration of your activities.
- Device Identifiers: This can be your computer IP Address, Mac Address, device type, location through the use of Cookies. Unique identifiers, device IDs, and other identifiers, such as from apps or accounts you use, and Device IDs.
- Information from third parties. We collect information about you and your interactions with third parties, such as, licensed insurance companies, marketing and advertising providers, and companies that provide lists of potential clients. We also may receive information about you from friends and family members (such as other people insured under the same policy as you).

4. With Whom We Share Your Personal Information

Auto Loan Specialist may share your Personal Information with the categories of recipients described below:

- a. Affiliates and subsidiaries: We may share your Personal Information with our affiliates and subsidiaries which includes parents, corporate affiliates, subsidiaries, business units and other companies that share common ownership for the purposes described above.
- b. Insurance providers, and related entities: In order to provide you with the services you request, we may share your information with insurance companies, Federally-facilitated Exchanges or State-based Exchanges, and similar entities.
- c. Service providers that help fulfill requests: We may share your Personal Information with an insurance agent when you request to be contacted by an agent, or when you request information about or an application for insurance that is offered through an insurance agent with whom we associate. If you are contacted by a third-party, any additional information that you subsequently choose to provide to any third-party entity will be governed by that entity's privacy policy.
- d. Business partners: We may also provide your Personal Information or provide access to your Personal Information to our business partners, including for third party marketing.
- e. For legal, security and safety purposes: We may share your Personal Information with third parties such as law enforcement, regulators, or others to comply with federal, state, or local laws, a subpoena or other legal process, and other applicable legal requirements; to protect the confidentiality and security of our records; to protect against or prevent fraud; for claims administration; to enforce or apply our Terms of Use and other agreements; and to protect our rights and our property or safety of our users or third parties.
- f. In connection with a corporate transaction: We may transfer any information we have about you in connection with a change in corporate control, including but not limited to a merger or sale (including transfers made as part of insolvency or bankruptcy proceedings) involving all or part of the Services, and its business, or as part of a corporate reorganization or stock sale.
- g. Organizations with which you have a relationship: We may disclose Personal information to an affinity group, employer, provider group, benefits administrator or consultant, Licensed Insurance companies, financial services provider, or other entity with which you may have a relationship when such entity referred you to us or when you use our website.
- h. To others with your consent.

We may also de-identity, anonymize, or aggregate Personal Information to share with third parties for any purpose.

5. Cookies and Web Beacons

Like any other website, our site uses 'cookies'. These cookies are used to store information including visitors' preferences, and the pages on the website that the visitor accessed or

visited. The information is used to optimize the users' experience by customizing our web page content based on visitors' browser type and/or other information.

6. How We Use Your Data

Auto Loan Specialist do not share any information collected on the website with outside parties except to the extent necessary to contact you regarding your request or to follow up regarding your potential engagement with a potential Auto Loan Specialist;

- To enable interactions: between you and us, such as to facilitate online quoting for purchases of our products, to support your interactions with us; to provide information about insurance plans; to communicate with you about your policy or our data practices; to authenticate those who interact with us; and to respond to your requests, complaints, and inquiries.
- For legal, safety, or security reasons: such as to comply with laws and other legal requirements; to protect our safety, our property or the rights of those who interact with us, or others; and to detect, prevent, and respond to security incidents or other malicious, deceptive, fraudulent, or illegal activity.
- To create and maintain a trusted environment. We verify or authenticate information or identifications provided by you (such as email address).
- Prevent Fraud. We use collected information to detect and prevent fraud, spam, abuse, security incidents, and other illegal and harmful activities.
- Communicate with you: we use your data when we communicate with you (e.g., when we respond to customer support or other inquiry).

7. Transfer Of Data

Your information, including Personal Data, may be transferred to and maintained on computers located outside of your state or other governmental jurisdiction where the data protection laws may differ from those from your jurisdiction. Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

8. How we store your data

We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

9. Disclosure Of Data

We may disclose your Personal Data in the good faith belief that such action is necessary to:

- To comply with a legal obligation
- To protect and defend the rights or property of the site
- To prevent or investigate possible wrongdoing in connection with the Service
- To protect the personal safety of users of the Service or the public
- To protect against legal liability

10. Data Security

We are committed to maintaining your data's security, having measures in place to protect against the loss, misuse, and alteration of the data under our control. All personal data is encrypted and stored in secure servers. We employ modern and secure techniques to protect our systems from intrusion by unauthorized individuals, and we regularly upgrade our security as better methods become available.

Please be aware that no security measures online are perfect or impenetrable. Therefore, although we use industry-standard practices to protect your privacy, we cannot (and do not) guarantee the absolute security of personal data.

11. Terms and Conditions

Please visit our Terms of Service page to learn more about our terms and agreements, which establishes the use and disclaimer governing our services.

12. Changes To our Privacy Policy

We continually strive to implement new technologies and processes to protect you better, your privacy, and your use of the service. As a result, changes to this privacy policy may be made by us from time to time. In no event will these changes result in the degradation of any security measures designed to protect you from unauthorized disclosure.

13. Children's Privacy

Our Service does not address anyone under the age of 18 ("Children"). We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Children have provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent, we take steps to remove that information from our servers.

14. Jurisdiction

The laws of the Province of Ontario, including the Canadian data protection laws, and the local laws of where you reside, without regard to its conflict of law provisions, shall govern this privacy policy and terms of service and other related services offered by us.

15. Contact Us

To send us your questions, comments, or complaints or receiving communications from us kindly email us using Info@autoloanspecialist.ca