

## **NEWSTART CANADA.COM PRIVACY POLICY STATEMENT**

We ask for your personal information in order to:

- Identify you
- Understand your needs
- Determine your eligibility for our services
- Provide ongoing services to you
- Offer services to meet your needs

You may choose not to provide us with some or all of your personal information at any time. However, if you decide not to provide us with this information, we may not be able to assist you with your financing needs.

### **INFORMATION WE COLLECT AND HOW WE USE IT**

We collect personal information about you in order to serve you better. Your information is kept in strict confidence and used only for purposes that a reasonable person would consider appropriate in the circumstances.

We use your personal information to determine credit worthiness and to verify the information provided by you on your credit application.

We ask for personal references to assist us in contacting you. All information on the references is also held to the same standard as your personal information.

We may share necessary information we collect with credit bureaus and independent parties who act on our behalf.

We use your personal information to inform you about other products and services which may be of interest to you.

We do not use your information for any purpose other than what is disclosed to you. Your consent will be obtained prior to using your information for any purpose other than that described above and prior to collecting information about you.

### **OBTAINING AND VERIFYING YOUR PERSONAL INFORMATION**

We recognize that personal information is very sensitive and protecting the privacy of this information is a priority for us. We obtain personal information about you primarily from your input. This helps us understand your financing needs and assists us in recommending specific products that may be of interest to you.

We ask for your consent in order to determine your credit history and to verify the completeness of the information you have provided. We also ask for your consent to share your personal information with credit reporting agencies.

## **OUR RESPONSIBILITY**

Every employee has the responsibility to ensure that all personal information to which they may have access to is kept confidential.

We maintain physical, procedural and electronic safeguards to protect your information from unauthorized access. We do not share information about you, except as disclosed and we keep your information only as long as needed. We make every effort to protect your personal information ensuring that appropriate controls are in place and reviewed on an ongoing basis to ensure compliance with our security and privacy policies and applicable privacy legislation.

## **YOU CAN REVIEW AND MAKE CORRECTIONS TO YOUR INFORMATION**

You can review your information and make corrections to it. You can contact us at 416-286-7400 or 1-866-535-7797 and we will more than happy to assist.

We may require you to inform us of the specific information you are seeking and, depending on the information, we may ask that your request be in writing. Depending on the complexity of the requested information and/or the time devoted to retrieving it for you, we may charge a nominal fee to cover related expenses. If so, you will be advised accordingly.

## **YOU CAN CHOOSE NOT TO RECEIVE DIRECT MARKETING**

We may tell you about our services through direct mail, telephone or other means. However, you may submit a written request to be removed from any of our lists.

## **QUESTIONS, CONCERNS AND REQUESTS**

Should you have any questions, concerns or requests regarding your privacy or the way your personal information is handled, please contact us at 416-286-7400 or 1-866-535-7797. You may also contact us by mail at:

Newstart Canada  
6515 Kingston Road  
Scarborough, ON M1C 1L5