

We Financial™ Customer Privacy Statement

We respect your personal information, and Our Customer Privacy Statement is an important part of our commitment to you.

This statement summarizes when and how we use personal information related to your We Financial products or services.

1. Collecting and use of your personal information

Your personal information includes any information already collected, as well as any additional personal information that you may provide to us from time to time. When you buy or order a product or use or apply for our services, you give us permission to collect, use, keep, and disclose your personal information, but only for the following reasons:

- To carry out our business activities, such as answering your questions, processing your orders, arranging for payments, confirming your identity, maintaining tax records, and to comply with our legal and regulatory obligations.
- To send you email notification about your account for general account servicing; and to use your information to identify your preferences, determine your eligibility for special offers and discounts, and contact you in regard to such offers and discounts, or to provide other information about our products, services, promotions, and events.

2. Disclosure and sharing of your personal information

We may be required to share or disclose your Information, including contact information, email address, credit, and financial information with banking regulators or for other legal reasons. In addition, we may share your Information to companies related to We Financial, for the purposes of developing and promoting new or joint products, improving existing products and services, and contacting you to offer products and services that may be of interest to you.

We will not share or disclose your personal information with any other business, except under the following limited conditions:

- We might compile data and provide it to another business or organization. If we do this, we will ensure that any information provided is anonymous so that no individual customer's personal information can be identified.
- We Financial may not perform all the services available to you. If We Financial has a contract with another business to perform a service for us, or for you, we will only share that portion of your personal information required to by the business to perform the service. If the business performing the service is located outside of Canada, our contract will require compliance with Canadian privacy law, however, your personal information may be accessible to regulatory authorities in accordance with the law of these jurisdictions.
- If a decision is made to sell, lease, or dispose of any portion of our businesses, we will ask the new owner/operator to agree to treat your personal information in the same way that we do.

We will retain your personal information for only as long as necessary to comply with various legislative or self-regulatory organizations. We protect personal information by using physically secure facilities, industry-standard security tools and practices,

and clearly defined internal policies and practices. Security measures are in place to prevent the loss, misuse and alteration of the information under our control.

3. Opt-out

You may withdraw your consent to allow us to collect, use, keep, or disclose your personal information unless you are legally or contractually restricted from doing so. However, if you do withdraw your consent, we may not be able to provide you with certain services or products.

- If you no longer want to receive our email communications, you may click the unsubscribe link at the bottom of the email message, or email unsubscribe at privacyoffice@northwest.ca with the word "unsubscribe" in the subject line.
- Please note, if you opt-out of marketing communications, we may still send you account-based information relating to your We Financial products or services.
- If you ask us to, we will remove some or all of your personal information from our records, unless there is a legal or regulatory reason why we have to keep it. If we do not have to keep it, we will remove it as soon as we can.
- In order to request copies of your personal information, withdraw your consent, request correction to your personal information in our records, request removal of your personal information from our records, or if you no longer want us to use or share your Information for marketing purposes, as described above, please email us at: privacyoffice@northwest.ca or contact us by mail at:

The North West Company, Privacy Office
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