



Long & McQuade Limited Policy for Privacy of Personal Information January 2005

Long & McQuade Limited has always maintained a policy of ensuring the accuracy, confidentiality and integrity of the personal information provided by our customers, or accumulated in the course of doing business with them. We are committed to ensuring compliance with the federal Personal Information Protection and Electronic Documents Act (PIPEDA) and substantially similar provincial laws in Alberta and British Columbia.

This policy applies to agents or others providing services to us.

A copy of this privacy policy is available on request or on our website at: www.long-mcquade.com.

What is Personal Information?

Personal information is information that can identify an individual. This information can include, but is not limited to, name, address, date of birth, identifying numbers, employment and educational background, or other information relating to income, assets, or financial obligations.

Consent to Collect Information

Information that is presented by the customer in an application for credit such as financing or rental is provided voluntarily in support of the application. The consent to the collection, use and disclosure of this information for the purpose of approval and subsequent administration of credit is implicit. We may also collect information during and after the extension of credit as is provided for in our credit agreements or by law.

Long & McQuade provides other services requiring the collection of personal information.

We may also collect information in order to:

- a) Enroll a customer in a program
- b) Process a magazine subscription
- c) Provide warranties for products and services
- d) Provide repair estimates and to notify of work completion
- e) Facilitate after sale support and service
- f) Notify customers of upcoming events
- g) Meet regulatory requirements
- h) Enter a customer into a contest or competition.

Information collected for these purposes will be apparent in the context of the application, and consent for the use of this information, for the stated and intended purpose, is deemed to be implicit.

We will not require more information than is necessary to provide the goods or services required, and we will not refuse goods or services because of a refusal to provide information. We may be unable to grant credit where insufficient information is provided to establish credit worthiness.

The Social Insurance Number of the applicant is optional. If provided, it will be used to ensure accurate and complete credit reports are obtained to facilitate approval of an application. The Social Insurance Number,

by its nature, may also indicate the region of Canada where it was issued, and the landed status of the bearer.

Disclosure

Long & McQuade will not sell, rent, trade or disclose information unless permitted or required by law. Information provided will be used only for the purpose for which it was provided unless consent is given. An “Opt out” provision may be used on some forms.

Credit information may be disclosed to credit reporting agencies or agents acting on our behalf in the recovery of debt. We may also be compelled to disclose information as required by law.

Information may also be disclosed to government bodies as required to perfect a security interest in goods financed. This information is normally limited to name (first name, second initial and last or family name), address and date of birth.

Security

Security measures including locks, passwords and encryption have been adopted to protect personal information against loss or theft. Employees with access to personal information are trained to respect and maintain confidentiality.

Access

You may request details of your personal information in our records, and a record of third parties to which it was disclosed, or is likely to have been disclosed. There are specific limitations to this right and we may be unable to comply with your request if prohibited by law. Whenever possible, we will provide our reasons for declining your request.

Withdrawal of Consent

Subject to certain exceptions, you have the right to withdraw your consent for the use and disclosure of your personal information. We may be unable to provide some services where consent is withdrawn.

Accountability

We take responsibility for the handling and confidentiality of the personal information entrusted to us. We have procedures in place to deal with any questions or complaints regarding our privacy policy.

Questions regarding this policy or our practices may be directed to our Privacy Officer:

Mr. Chris Russell
722 Rosebank Rd.
Pickering, ON
L1W 4B2

PH 905-837-9785
FAX 905-837-9786
Email crussell@long-mcquade.com

If your question or issue is not resolved to your satisfactions, you may contact the office of the Privacy Commissioner for Canada or the Privacy Commissioner for Alberta or British Columbia as appropriate.