



## **Canadian Privacy Statement**

Coface Services Canada Company and Compagnie Francaise d'Assurance pour le Commerce Exterieur S.A. Canada Branch (collectively and individually “**Coface Canada**”, “**Coface**”, “**we**”, “**us**” or “**our**”) take steps to ensure we meet privacy principles and requirements with respect to personal information under applicable Canadian privacy legislation. The purpose of this statement is to inform our customers and other individuals we deal with, including employees of our business customers, how we collect, use, disclose and protect your personal information. Personal information is information about an identifiable individual, as more particularly described under applicable privacy legislation. This statement applies to our collection, use and disclosure of personal information in Canada. Given the nature of our business, Coface primarily collects, uses and discloses non-personal business information, nevertheless for completeness this Privacy Statement outlines our personal information practices. This statement does not apply to information about our employees or to information that is not personal information.

### **Personal Information We Collect**

Coface Canada and our agents and representatives collect personal information in a number of circumstances in the course our business which consists of providing: trade receivable insurance; and business credit information and reports (collectively, the “Coface Businesses”). Personal information we collect includes:

- name, address, telephone number, employer name and other business and residential contact information and other pertinent business information concerning customers, their employees and representatives, customer contacts, suppliers, guarantors and other individuals we deal with;
- banking information of policyholders;
- information in emails from policyholders;
- information collected in telephone interviews and by email and fax in order to obtain and verify business information in response to requests from Coface customers;
- information collected through credit report searches and asset and background searches from time to time when we provide business information services to a customer or its employee or other individual on its behalf;
- credit reports and asset and background checks on individuals such as guarantors for purposes of securing a business relationship;
- information collected or compiled by Coface Canada in the course of the Coface Businesses providing requested services to our customers; and
- such other information we may collect with consent or as permitted or required by law.

## **Use of Personal Information**

Coface Canada generally uses personal information for the following purposes:

- administering, processing and evaluating our customers' requests to the Coface Businesses for services;
- evaluating and verifying financial status of proposed guarantors;
- providing requested services to our customers;
- processing and compiling invoices and billing information for our customers;
- providing information to our worldwide network of affiliates in support of providing business information on a global basis to our customers;
- maintaining business records for reasonable periods, and generally managing and administering our business;
- providing credit references to third parties in support of the credit industry;
- meeting legal, regulatory, insurance, security and processing requirements; and
- otherwise with consent or as permitted or required by law

## **Disclosure of Your Personal Information**

Coface Canada discloses personal information in the ordinary course of providing our services to our customers including:

- providing information to our customers in order to provide requested services;
- providing credit references to third parties in support of the credit reporting system;
- sharing information with our affiliates in order to conduct business of the Coface group of companies efficiently, for example, sharing commercial credit information with affiliates when our trade receivables business takes on credit risks when buyers purchase on credit, and sharing with our reinsurers information concerning credit risks. Such affiliates are located in a large number of countries throughout the world including France and the United States. A list of affiliates and business partners is at: [http://www.coface.com/CofacePortal/COM\\_en\\_EN/pages/home/Who\\_we\\_are/Geographical\\_presence/partner\\_network](http://www.coface.com/CofacePortal/COM_en_EN/pages/home/Who_we_are/Geographical_presence/partner_network)

In addition to the above, personal information may be disclosed to our affiliates (including outside of Canada) as part of our supplier-customer relationship with Coface affiliates around the world in order to provide information on which many of the our services are based, and for use for internal audit, management, billing or administrative purposes. Some of our services may be provided through facilities operated by our U.S. or other affiliates, such as our Coface management tool.

## **Service Providers**

Personal information may also be transferred to and collected, used, disclosed and stored by our affiliates or other outside third party agents or service providers to provide administrative, billing, commercial risk evaluation or other processing services on our and our client's behalf. These affiliates, outside third party agents and service providers may be located outside of Canada, including in the following countries: A list of the countries in our worldwide network is at: [http://www.coface.com/CofacePortal/COM\\_en\\_EN/pages/home/Who\\_we\\_are/worldwide-network/directpresence](http://www.coface.com/CofacePortal/COM_en_EN/pages/home/Who_we_are/worldwide-network/directpresence). We take reasonable measures to ensure that your personal information that may be collected, used, disclosed or otherwise processed by these service providers on our behalf is protected and not used or disclosed for purposes other than as directed by Coface Canada, subject to legal requirements in foreign jurisdictions applicable to those organizations.

Personal information may be used by Coface Canada and disclosed to parties connected with the contemplated or actual financing, securitization, insuring, sale, assignment or other disposal of all or part of Coface Canada or our business or assets, including for the purpose of permitting such parties to determine whether to proceed or continue with such transaction and to fulfil reporting, inspection or audit requirements or obligations to such parties. In the event that all or part of Coface Canada or our business or assets is sold, assigned or otherwise disposed of, personal information we have collected will be used and disclosed by such parties for substantially the same purposes as described in this statement.

Coface Canada may otherwise disclose personal information as necessary to meet legal, regulatory, insurance, audit and security requirements, with your consent, or as permitted or required by law.

## **Cofanet Services**

As part of our service to our business customers, we provide access to "Cofanet", a service providing credit information reports, @rating credit opinions, monitored @rating credit opinions and customized credit opinions and providing credit limits. The Cofanet services may be provided online or via, email fax, mail or overnight courier.

We contractually require our customers to restrict access to Cofanet services to authorized officers, principals and employees of the business customer on behalf of whom we provide Cofanet services. Information accessible on-line through Cofanet is secured and password-protected, and customer access to Coface Interactive data is restricted to information about the employees of that commercial customer. However, because no data transmission over the Internet can be guaranteed to be perfectly secure, Coface Canada and our affiliates do not ensure or warrant the security of your personal information accessible by our customers online through Cofanet.

## **Your Consent**

Consent to the collection, use and disclosure of personal information may be given in various ways. Consent can be express (for example, orally, electronically or on a form you may sign describing the intended uses and disclosures of personal information) or implied (for example, when you provide information necessary for a service you have requested, or in some circumstances where notice has been provided to you about our intentions with respect to your personal information and you have not withdrawn your consent for an identified purpose, such as by using an “opt out” option provided, if any). Consent may be given by your authorized representative (such as a legal guardian or a person having a power of attorney). Generally, by providing us with personal information, we will assume that you consent to our collection, use and disclosure of such information for the purposes identified or described in this privacy statement, if applicable, or otherwise at the time of collection. You may withdraw your consent to our collection, use and disclosure of personal information at any time, subject to contractual and legal restrictions and reasonable notice. Note that if you withdraw your consent to certain uses of your personal information, we may no longer be able to provide certain of our products or services.

Coface Canada collects, uses and discloses your personal information with your consent, except as permitted or required by law. We may be required or permitted under statute or regulation to collect, use or disclose personal information without your consent, for example to comply with a court order, to comply with local or federal regulations or a legally permitted inquiry by a government agency, or to collect a debt owed to us.

## **Security**

We protect your personal information using physical, electronic or procedural security measures appropriate to the sensitivity of the information in our custody or control, which may include safeguards to protect against loss or theft, as well as unauthorized access, disclosure, copying, use or modification. Authorized employees, agents and mandataries of Coface Canada who require access to your personal information in order to fulfil their job requirements will have access to your personal information.

## **Access, Correction and Contacting Us**

Coface Canada may establish and maintain a file of your personal information for the purposes described above, which will be accessible at 251 Consumers Road, Suite 910, Toronto, Ontario M2J 1R3. If you wish to request access or correction of your personal information in our custody or control, you may write to the above address, attention Chief Agent. Your right to access or correct your personal information is subject to applicable legal restrictions. If you wish to make inquiries or complaints or have other concerns about our personal information practices (including concerning the transfer of personal information to foreign service providers), you may write to the above address, e-mail us at [info@coface.ca](mailto:info@coface.ca), Attention: Chief Agent or telephone us at 647-426-4050, Chief Agent.

## **Privacy Statement Changes**

This privacy statement may be revised from time to time. If we materially change our privacy practices, we will take reasonable measures to notify affected individuals of these changes in advance. If you are concerned about how your personal information is used, you should contact us as described above to obtain a current copy of this statement. This privacy statement is effective as of January 8, 2016.