

Our Commitment To You

Clearwater Leasing Ltd. is committed to safeguarding your confidentiality and protecting your personal information is our primary concern. This Privacy Policy is our commitment to the protection of your privacy and any personal information you disclose to us. If you do not agree with the use of personal information as outlined in the following Privacy Policy then please do not use this website and contact our office directly at (888) 807-6166 or info@clearwaterleasing.ca.

The Collection and Use of Personal Information

To determine your credit worthiness, your Personal Information may be collected from you directly, from your interactions with us, and from other sources outside our organization but, not limited to: from government agencies and registries; law enforcement authorities; public records; credit reporting agencies; other financial institutions, service providers, agents and organizations with whom you have arrangements or in accordance with their respective terms and conditions and/or privacy policies or any other source with your consent or as permitted or required by law.

This information may be obtained by telephone, in writing, electronically and implied consent may be obtained through your use of a product, or when you approach us to obtain information, inquire about or apply for products, or services from us. For legal entities such as businesses, partnerships, trusts, estates or other organizations, we may collect information from each authorized person, partner, trustee and executor, as appropriate.

For example, we may ask for your personal information for the following purposes:

To establish, verify, and safeguard your identity;

To service and improve the products and services you have with us;

To assess your or your company's eligibility for the credit products or services you requested from us;

To communicate with you in relation with the products and services you have with us and other products and services that may be of interest to you;

To detect and prevent fraud and unauthorized or illegal activities; and

To perform analytics.

Sharing your personal information

We do not sell information about our customers to others. Your personal information is a vital part of our ongoing business relationship with you.

We will only disclose personal information:

With our employees, agents, service providers and any other entities that perform services on our behalf (collectively, 'service providers'). You acknowledge that some of our service providers may be located outside of Canada and as such your Personal Information may be accessible to governmental, national security and regulatory authorities in accordance with the laws of these jurisdictions;

If the personal information forms part of an asset or a business that we sell or assign;

To protect and enforce the rights and property of Clearwater Leasing Ltd;

To credit rating organizations;

For fraud prevention or the reduction of the risk of fraud;

If the disclosure is required or permitted by law; or

If you request or consent to the disclosure.

We may use affiliates or other companies to provide services on our behalf such as data processing, account administration, analytics and marketing. Such companies will be given only the Personal Information needed to perform those services and we do not authorize them to use or disclose Personal Information for their own marketing or other purposes. We have or will have contracts in place holding these companies to the same standards of confidentiality by which we are governed herein.

Retaining Your Personal Information

We retain your personal information for as long as is necessary to fulfill the purpose(s) for which it was collected and to comply with applicable laws. The length of time we retain your personal information varies depending on the product or service and the nature of the personal information. The retention period may sometimes extend beyond the end of your relationship with us but only for so long as is necessary for us to have sufficient personal information to manage any issue that may arise later or to comply with any law, regulation or guideline issued by a governmental or self-regulating entity.

Cookies and IP Addresses

Our Web Site collects Internet Protocol (IP) Addresses for the purposes of system administration, to gather broad demographic information and to audit the use of our Web Site. We do not ordinarily link a user's IP Address to personally identifiable information of that user, which means that each user's session will be logged but remain anonymous to us. However, we can and will use IP Addresses to identify users of our Web Site when we feel it is necessary to enforce compliance with the Terms of Use and Disclaimer, when we reasonably believe it is required by law or to protect our service, our Web Site or other users on our Web Site.

We use cookies to help provide customized services and to allow you to register on our Web Site. You can choose whether to accept cookies by changing the setting of your browser. If you choose not to accept cookies, your experience on this Web Site may be diminished and some features will not work as intended.

Safeguards & Security

Clearwater Leasing Ltd provides appropriate physical, technological and organizational measures to safeguard personal information and to protect it from unauthorized access, deletion or alteration. This includes limiting employee access of personal information to those employees who have a business reason to know this personal information.

Minors

Our services are not intended for persons under 18 years of age. We do not knowingly solicit or collect personal information from or about children under 18, and we do not knowingly market our products or services to children under 18.

Clearwater Leasing Privacy Policy

We are committed to meeting or exceeding the privacy standards established by Canada's Personal Information Protection and Electronic Documents Act (PIPEDA). The purpose of the Act is to regulate the collection, use, and disclosure of personal information by businesses in the private sector. As part of this commitment, we have followed the Ten Privacy Principles described in the Personal Information Protection and Electronic Documents Act to govern our actions as they relate to the use of personal information.

LIMITATION OF LIABILITIES

Clearwater Leasing Ltd., its directors, officers, employees, agents and its affiliates are neither responsible nor liable for any direct, indirect, incidental, consequential, special exemplary punitive or other damages arising out of or relating in any way to the Web site, the inability to access the Web site or content of this Web site or any Web site linked to this Web site, whether or not owned by Clearwater Leasing Ltd.

Privacy Officer

The Privacy Officer for Clearwater Leasing Ltd is responsible for the administration of this Agreement and our Privacy policies. In this regard, the Privacy Officer: conducts ongoing privacy audits of Clearwater Leasing Ltd; provides advice and counsel to Clearwater Leasing Ltd management on matters impacted by or under this Agreement and related Privacy policies; trains staff and liaises with service partners to ensure that all of our employees, contractors and external agents understand and are able to abide by this Agreement and related Privacy policies; handles questions and complaints, and administers the dispute resolution process under this Agreement and related Privacy policies.

**Clearwater Leasing Ltd
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