



## **OUR PRIVACY STATEMENT AND COMMITMENT**

Updated: Jul 26, 2022

Qualified Financial Services Inc. values your business and we thank you for your confidence in choosing us as your source of advice and products. As a distributor of financial products and services, the collection and use of clients' personal information is fundamental to our day-to-day business operations. At Qualified Financial Services Inc., your privacy is and always has been very important. We want you to be aware of our commitment to protect the information you share while doing business with us. This document outlines our practice with respect to the collection, use and disclosure of your personal information.

### **Your Rights as They Pertain to Your Personal Information**

- You have the right to know why an organization collects, uses or discloses your personal information.
- You have the right to expect an organization to handle your information reasonably and to not use it for any other purpose other than the one to which you consented.
- You have the right to know who in an organization is responsible for protecting your information.
- You have the right to expect an organization to protect your information from unauthorized disclosure.
- You have the right to inspect the information an organization holds about you and ensure it is accurate, complete and current.
- You have the right to expect an organization to destroy your information when requested and when no longer required for the intended purpose.
- You have the right to confidentially complain to an organization about how it handles your information and to the Privacy Commissioner of Canada if need be.

### **Personal Information We Collect**

Qualified Financial Services collects personal information in compliance with applicable laws and ethical business practices, to provide products and services and to conduct business. We limit the information we collect to that which is necessary for, or related to, these purposes.

### **Use of Personal Information**

Qualified Financial Services uses personal information to manage and administer business. We may use your personal information to:

- Determine your eligibility for, offer and/or provide you with insurance products and services that you request
- Administer and process your contract(s)
- Verify your identity
- Detect and protect against error or fraud
- Meet legal, regulatory, self-regulatory, insurance, and processing requirements; and
- Otherwise with consent or as permitted or required by law.

### **Disclosure of Your Personal Information**

Qualified Financial Services will not use or disclose your personal information, without your consent, for any purpose other than that in which it was collected, unless such use or disclosure is required or allowed by law. This may include use or disclosure to protect Qualified Financial Services' interests in civil proceedings and in proceedings involving criminal activity, fraud or misrepresentation. Qualified Financial Services retains personal information only for as long as necessary to fulfil the identified purpose or as otherwise required or allowed by law.



### **What we will NOT do with your information**

We do not sell client information to anyone. Nor do we share client information with organizations outside of our relationship with you that would use it to contact you about their own products or services.

### **We Strive to Protect Your Personal Information**

We take reasonable security measures to safeguard the personal information in our custody or control. These include safeguards to protect personal information against loss or theft, as well as unauthorized access, disclosure, copying, use, or modification. Authorized employees and agents of Qualified Financial Services who require access to your personal information to fulfil their job requirements will have access to your personal information.

### **Your Consent**

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

Consent to collection, use and disclosure of personal information may be given in various ways. Consent can be expressed (for example, orally 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.) You may provide your consent 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 guardian or a person having a power of attorney. Generally, by providing us with personal information either directly or through our financial advisors or insurance companies, 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.

### **Safeguarding**

All employees, associated advisors and suppliers who are granted access to client records understand the need to keep this information protected and confidential. They know they are to use the information only for the purposes intended. This expectation is clearly communicated. We've also established physical and systems safeguards, along with proper processes, to protect client information from unauthorized access or use.

### **Concerns, Inquiries, or Requests**

Any concern, inquiry or request related to privacy should be made in writing. For more information, contact us.

### **CHIEF COMPLIANCE OFFICER**

The Company's Chief Compliance Officer has responsibility for privacy as well as other compliance matters. If you have questions or concerns about the Company's Privacy Guidelines, or any other compliance matter, please contact the Chief Compliance Officer.

### **Mailing address**

Chief Compliance Officer, Qualified Financial Services Inc.  
3625 Dufferin St. Suite 340 Toronto, Ontario M3K 1Z2