



PRIVACY POLICY

Responsibility

Consultants YJomphe is committed to protecting the privacy of the individuals with whom we deal. Personally identifiable information (also referred to in this policy as "personal information") is often necessary to manage our business transactions, client relationships and operations. This policy applies to the personal information we collect about our customers and suppliers in Canada and describes how we use and disclose that information. It also describes how we maintain and protect personal information and how an individual may request access to his or her personal information. This policy does not apply to personal information about Consultants YJomphe employees or to information that is not considered "personal information" under applicable Canadian law.

Information collected

Consultants YJomphe collects personal information that may include:

- contact information, which typically includes information such as an individual's name, address, telephone numbers, e-mail address and fax number;
- financial information, which includes information such as payment history and account status and credit information; and
- other information provided by our individual customers or, in some cases, by suppliers, including information that an individual provides to enter a contest we are conducting, to complete a survey we are conducting, to subscribe to receive information from a website (a "Website") we are operating, or to contact us to obtain information about our services.

We collect Personal Information primarily from individuals, but we may also collect it from our affiliates and third parties, such as telecommunications companies that provide telecommunications services to individuals, credit bureaus and credit reporting agencies (which provide us with business and credit-related information).

Use and Disclosure of Information

We generally collect and use personal information for the following purposes:

- Evaluate and fulfill a request for our products, programs and services;
- process and pay our suppliers' invoices;
- To respond to inquiries about Consultants YJomphe and our services and to respond and follow up on our clients' requests and needs;
- administer and provide for the needs of the accounts and collect payments;
- process requests to delete or correct information in our records;
- manage our customer relationships and our business in general;
- provide our customers with access to information about their account;
- better understand the needs of our customers or suppliers and determine how we can improve our existing products and services and develop new ones;
- and meet legal, regulatory, security or processing requirements;
- and for other purposes required or permitted by law.



We may also use contact or company information to communicate marketing or promotional materials about our products, programs and services to our customers or suppliers or to assist our front-line staff in making personalized offers to our customers. We may share or merge personal information with data obtained from third parties for the same purposes. If an individual does not want us to use his or her contact information for marketing purposes, he or she should exercise his or her option to opt-out of such use by contacting info@consultantsyjomphe.com.

We may disclose personal information to our agents or contractors in the course of performing services for us. Our written agreements with these agents and contractors stipulate that this information may only be used for the purpose for which it was disclosed to them and that our agents and contractors must manage confidential information in accordance with this policy.

In the event that some or all of Consultants YJomphe's assets or business are sold, financed, insured, securitized, assigned or otherwise disposed of, we may also disclose or transfer confidential information to the companies involved in such a transaction for the purpose of allowing them to decide whether to proceed with the transaction and, if so (e.g., in the event that the transaction proceeds), to provide programs and services that Consultants YJomphe would otherwise have provided and generally to carry on the business of Consultants YJomphe. If they do (e.g., in cases where the transaction proceeds), to enable them to provide the products, programs and services that Consultants YJomphe would otherwise have provided and, generally, to carry on the business of Consultants YJomphe.

In keeping with our commitment to improve our business services, Consultants YJomphe may in the future identify other uses or purposes for disclosure of personal information. In such cases, we will seek consent from individuals as appropriate.

Online information gathering

Personal information is only obtained online if you provide it voluntarily, usually through contacting us via e-mail, entering an online contest, responding to online surveys, participating in a blog or forum, providing feedback or subscribing to services. No one is required to provide any personal information to use the visitor portion of our Websites. Also, please be aware that when you share personal information in public areas of a Website, that information can be seen and used by other users. We encourage you to exercise discretion when sharing personal information in such areas.

Our Website provides users with the ability to opt-out of receiving communications from us at the point where we ask for their contact information. Users also have the option to remove their contact information from our database at any time so that they will not receive future communications from us or a service offered through the Website.

We may use software that receives and records the Internet Protocol (IP) address of the computer that has contacted our Website. We make no attempt to link these addresses with the identity of individuals visiting our Website.

Our Web Site may use cookies to track user traffic patterns. A cookie is a small data file that some Web sites place on your computer's hard drive when you visit them. A cookie may contain information such as a user ID, which the site uses to keep track of the pages you have visited, but the only personal information a cookie can contain is information you provide yourself. A cookie cannot read data off your hard drive or read cookie files created by other sites. Consultants YJomphe does not link this information to data about individual users and does not share or sell this information to third parties. We use this data to customize the experience of our Website visitors by presenting them with content that may be of interest to them and displaying that content according to their preferences, to measure activity on our Website, and to improve the content of our Website. If you prefer not to receive cookies from our Website, you can adjust your browser settings to notify you before accepting cookies, and you can refuse the cookie when your browser alerts you to its presence. You can also set your browser to refuse all cookies. However, this may restrict the areas of the website that you can access.

We may also use service providers to serve third party ads on our Website or Consultants YJomphe ads on other websites. When serving such ads, these vendors may place cookies on your computer's browser and collect certain anonymous information about your visits to other websites or to our Website.



This information may include the browser type, IP address, domain name and web page name from which you entered our Website, your web activity and time of day. This information is used to better understand and optimize Consultants YJomphe's online advertising campaigns. From time to time, we analyze traffic and use our Website to determine what features and services people like and don't like so that we can improve what we do. To opt-out of these cookies, please review the privacy policies of those websites and follow the instructions there. We prepare aggregate statistics about our Website users or summary information to describe our services to third parties such as potential business partners and advertisers and for other lawful purposes.

Our Website contains links that take you to other sites beyond the scope of our services. The links provided to third party sites are provided solely for your convenience or to provide you with resources to assist and inform you in the purchase and sale of various products and services. We are not responsible for the content of these other websites or their privacy practices. We have no control over the operation and content of these third-party websites. We do not endorse or accept any responsibility for the information, content or other materials that may be contained on such websites. Please check the privacy policies of those websites before disclosing any personal information to third parties.

Consent

By providing us with your personal information, you consent to our collection, use and disclosure of that information as described in this Policy as it may be amended from time to time, or as described prior to or at the time of collection, use or disclosure, as applicable. If you do not want your personal information collected, used or disclosed in this manner, then please (1) refrain from providing us with personal information, (2) exercise the opt-out option described above or offered at the time of collection of your information, or (3) refrain from following the consent process described above or offered at the time of collection of your information. If you have submitted your personal information to us and wish to withdraw your consent to its retention, use or disclosure, please send an e-mail to info@consultantsyjomphe.com. You may withdraw your consent at any time upon reasonable notice and subject to legal or contractual restrictions that may apply. If you withdraw your consent, we may not be able to provide you with certain products or services.

Where permitted or required by law, Consultants YJomphe may collect, use or disclose your personal information without your consent, such as to collect an amount owed to us, to comply with a lawful request from a government agency, to comply with a court order or as otherwise required by law.

Safeguards and retention of information

Consultants YJomphe will create records containing personal information for the purposes listed in this policy. We use physical, organizational and technological safeguards to protect your personal information from theft and loss, as well as unauthorized access, use, disclosure and destruction. Consultants YJomphe's employees and authorized agents have access to this information, which will be accessible on our premises and those of our agents.

In general, you can visit our Website without providing us with any personal information about yourself. However, because electronic data transmission is never completely secure, we do not guarantee the security of any personal information you submit to us online, which you do at your own risk.

If links from our Website to third party sites are provided, Consultants YJomphe is not responsible for the policies of these third parties or how they handle information about their users. We therefore encourage you to review the privacy policies posted on these websites before disclosing any information about yourself to third parties.

Changes to the policy

We reserve the right to change this policy and to update it in a timely manner. We encourage you to review our policy from time to time to ensure that you are aware of any changes we may make.



Access and correction

We attempt to keep records containing personal information as complete, current and accurate as necessary for the purposes identified in this policy. Upon written request, Consultants YJomphe will provide you with access to your personal information, subject to certain exceptions under applicable legislation. If you notice any errors or omissions in your personal information, please inform us in writing and we will promptly make the necessary corrections, if any.

Contact

If you have any questions or complaints about this Policy, the security of your personal information, our compliance with applicable privacy legislation, or if you wish to request access to or correction of your personal information, please contact our Privacy Officer by e-mail at info@consultantsyjomphe.com

Person responsible for the protection of personal information

Ms Yanick Jomphe

514 705-6696

info@consultantsyjomphe.com

Last update: October 22, 2023