

PRIVACY POLICY

Protecting our customers' personal information is a priority for KM + Warranty Inc. ("KM+"). We invite you to read our Privacy Policy to find answers to your questions, including the type of information collected, the reasons why we ask you to provide personal information, how we use this information, as well as the security measures implemented to protect it.

COLLECTION OF INFORMATION

KM + does not collect your personal information unless you provide us with such information on a voluntary basis. When you give us personal information, you accept how KM + collects, uses, discloses and handles this information, as set out in this Privacy Policy. The terms "personal information" mean any information by which you can be identified.

Without limitation, we may collect your personal information when you submit a financing application, contact us by phone, by email or otherwise, respond to a survey or participate in a contest or promotion.

The information needed to processing your file application with us may include, without limitation, the following: the basic contact information (name, residential address, telephone number where you can be reached, email address, date of birth, Social Insurance Number and driver's licence), banking information for direct withdrawal and credit history and other related information we might need in order to provide the best service possible according to your situation. If we need your personal information for any other purposes than those mentioned in this Privacy Policy, you will be notified and will have the opportunity to consent to it before any action is taken

USE OF INFORMATION

We collect the above-mentioned information in order to properly complete your file, to process and manage your account and to provide the best possible service. Your personal information will not be used nor disclosed for purposes other than those for which they were collected and pursuant to this Privacy Policy, unless you consent to any such other purpose or when required or permitted by applicable law.

KM + also uses this personal information to inform you about our new products and services as well as those of our partners, to send you, depending on your choice, for marketing purposes, marketing communications or additional information about our products, services, surveys, contests, promotions and special offers. However, you are free to choose not to receive advertising or commercial communications at all time.

Furthermore, your personal information may be used by KM + to conduct market research for business development purposes and to improve our products and services continuously.

DISCLOSURE OF PERSONAL INFORMATION

Subject to the following, KM + undertakes not to disclose, sell or otherwise transfer to a third party, nor to share with a third party, your personal information, without first obtaining your consent. By voluntarily providing us with your personal information, you consent to its disclosure by KM + pursuant to this Privacy Policy.

Our business partners and service providers as well as their designated agents may be provided with your personal information to ensure that you are provided with an outstanding service. Keep in mind that the use of your personal information by these third parties is subject to legal restrictions and they are not authorized to use or disclose your personal information for any other purpose other than performing their duties.

We may be required to disclose your personal information to comply with applicable law, including, without limitation, in response to a search warrant, an inquiry or a valid court order under any applicable law. Moreover, KM + may use your personal information as reasonably necessary for the protection of the rights, property and safety of KM +, our clients and employees, including to exercise and defend our legal rights.

KM + may share the information it has about you in the course of a major business transaction involving KM +, including, without limitation, in case of a merger, a sale of shares or of assets (including disclosures made as part of insolvency or bankruptcy proceedings) or for a restructuration, a corporate reorganization or any other change of control transaction within KM +.

WEBSITE USE

On KM +'s website, we do not collect any information by which you can be identified unless you voluntarily provide this information. You are invited to use our website at any time anonymously, without providing any personal or financial information about yourself. We manage our server and ensure that our firewall architecture is highly effective so that you can safely browse our website. To access to the secure areas of our website, a user ID and a password will be provided to you. We constantly revise our policies and our practices, monitor our data networks, test the efficiency of our website security and perform every update to ensure that the confidentiality of your information is never compromised.

When you access our website or an internet link sent by KM +, your computer and the portal server automatically exchange information. This automatic communication is necessary for the server to send you a file that is compatible with the computer equipment you use. The information exchanged is as follows:

- The domain name of your Internet service provider;
- Your IP address (for example 123.45.67.890), the unique number assigned to your computer when it is connected to the Internet;
- The type of browser (for example Firefox or Explorer) and the operating system (for example Windows or Mac) that you use;
- The pages you visit;
- The date and time you access these pages;
- The information and data you have accepted.

In order to enhance your experience on our website and to learn more about your preferences, KM + may use cookies, pixel tags, web beacons, tools as Facebook pixels, Google Analytics and other similar technologies. This allows us to understand and improve your experience on our website, to customize your online experience, to understand your preferences and to display customized content and advertising. Additionally, some tracking technologies may be required to ensure the proper functioning of our website. By accessing our website with a browser for which cookies are enabled, you allow us to use the cookies of you browser. You may change your browser settings to delete and block cookies or install a plug-in to block or manage cookies. However, if you decide to restrict the use of cookies on your web browser, KM +'s website or some of its features might not function properly.

CHANGES TO OUR PRIVACY POLICY

This Privacy Policy may be updated to reflect changes to protection of personal information and privacy rules. Any new version will automatically come into effect as soon as it is published by KM +. Therefore, please visit KM +'s website regularly to be informed of any future modifications. The date of the latest modification appears at the bottom of the page for your convenience.

CONTACT US

Should you have any questions, concerns, complaints or enquiries about this Privacy Policy, please contact us, in writing or by telephone, at the contact information that appears at the top of this page and a representative will be pleased to assist you. If you wish to exercise your right of access or your right of rectification with regards to your personal information, you may contact us at the contact information that appears at the top of this page. KM + undertakes to contact you within 30 days following receipt of your request.