

Privacy Policy

INTRODUCTION

Lender Bidding Corp. (hereinafter referred to as "**we**", "**us**", "**our**", **the "Company"**) respects your privacy and is committed to protecting it by complying with this policy (the "**Privacy Policy**").

This policy describes:

- How we collect, use, disclose, and protect the personal information of our customers and website users ("**you**").
- Describes the types of information we may collect from you or that you may provide when you visit the website www.lenderbidding.com (the "**Website**").
- Our practices for collecting, using, maintaining, protecting, and disclosing that information.

This policy is incorporated into, and subject to, our Terms and Conditions [www.lenderbidding.com/terms]. Any capitalized terms used but not defined in this policy take the meaning ascribed in our Terms and Conditions.

We will only use your personal information in accordance with this policy unless otherwise required by applicable law. We take steps to ensure that the personal information that we collect about you is adequate, relevant, not excessive, and used for limited purposes.

Privacy laws in Canada generally define "personal information" as any information about an identifiable individual, which includes information that can be used on its own or with other information to identify, contact, or locate a single person. Personal information does not include business contact information, including your name, title, or business contact information.

This policy applies to information we collect, use, or disclose about you:

- On this Website.
- In email, text, and other electronic messages between you and the Company.
- Through desktop applications you download from this Website, which provide dedicated non-browser-based interaction between you and this Website.
- When you interact with our advertising and applications on third-party websites and services if those applications or advertising include links to this Privacy Policy.

The Website may include links to third-party websites, plug-ins, services, social networks, or applications. Clicking on those links or enabling those connections may allow the third party to collect or share data about you. If you follow a link to a third-party website or engage a third-party plugin, please note that these third parties have their own privacy policies and we do not accept any responsibility or liability for these policies. We do not control these third-party websites, and we encourage you to read the privacy policy of every website you visit.

This policy does not apply to information that:

- We collect offline or through any other means, including on any other Company or third-party website, including our affiliates and subsidiaries.
- You provide to or is collected by any third party, including our affiliates and subsidiaries, through any application or content which may link to or be accessible from or on the Website.

Please read this policy carefully to understand our policies and practices for collecting, processing, and storing your information. If you do not agree with our policies and practices, your choice is not to use the Website. By accessing or using the Website, by communicating with the Company, or by agreeing to receive communications from the Company, such as our newsletter, you indicate that you understand, accept, and consent to the practices described in this Privacy Policy. This Privacy Policy may change from time to time (see Changes to Our Privacy Policy). Modifications to this policy will be made available through the Website with the date of the latest version, and will comply with applicable laws. Your continued use of this Website after we make changes indicates that you accept and consent to those changes, so please check the policy periodically for updates. We may also communicate changes to this policy through the Website or by other means.

1. INFORMATION WE COLLECT ABOUT YOU

We collect and use several types of information from and about you, including but not limited to:

- **Personal information**, which, for the purposes of this policy, means information that we can reasonably use to directly or indirectly identify an individual as defined in the *Personal Information Protection and Electronic Documents Act*, such as given name, surname, date of birth, mailing address, e-mail address, telephone number, mobile phone number, Internet protocol (IP) address used to connect your computer to the Internet, user name or other similar identifier, and any other identifier we may use to contact you ("**personal information**").

We collect personal information to provide you with services, including, but not limited to:

- When you create an account with us, we collect your given name, surname, province, email, and password.
- When you request our brokerage services, we may collect information including, but not limited to, whether you will live in the property, type of property you are interested in, price, and down payment.
- When you send us messages, feedback, questions, or leave comments on the Website, we collect your contact information and the content of your communications.
- When you file a complaint on the Website, we collect your name, email address, mailing address, phone number, and information about the reason for your complaint and the resolution sought.
- When you apply for a job opening with us, we collect your name, email address, phone number, resume/CV, cover letter, and whether you are bilingual.

Although the Company may offer brokerage services, **we are not a financial institution.** In order to provide you with services, we collect information including, but not limited to:

- When we provide brokerage services, we collect standard mortgage application and mortgage servicing information and personal information required by third-party institutions to provide you with products and services. We collect this information in order to act as an intermediary with third-party institutions.
- Information including: identification information such as full name, date of birth, address, email, and phone number, information about your employment situation such as your place of work and information from your employer such as an employment statement, information about your financials such as proof of employment, proof of income, proof of assets, proof of indebtedness, credit reports, details of any clients' assets, credit history, and any other important details that may be required to process your mortgage application.
- Your Social Insurance Number (SIN) so that we can provide your information to a credit reporting agency to perform a credit analysis that we are sure refers to you.

Telephone calls with one of our advisors may be recorded for training and quality assurance purposes.

- **Non-personal information** that does not directly or indirectly reveal your identity or directly relate to an identifiable individual, such as demographic information, or statistical or aggregated information. Statistical or aggregated data does not directly identify a specific person, but we may derive non-personal statistical or aggregated data from personal information. For example, we may aggregate personal information to calculate the percentage of users accessing a specific Website feature.
- **Information about someone else** will NOT be accessible through your account. As set forth in the Terms and Conditions, information between accounts is not shared, even if more than one account is involved in the same transaction. If you wish to co-purchase a property with another individual, you will each need to upload documents to separate individual accounts. PLEASE ENSURE THAT YOU HAVE ACQUIRED CONSENT OF YOUR CO-PURCHASER PRIOR TO SHARING ANY OF THEIR PERSONAL INFORMATION WITH US.
- **Children's information** will NOT be knowingly collected by the Company. If you are a minor under the laws applicable to your place of residence, please do not submit any personal information to the Company without express consent of a parent or guardian.
- **Technical information**, including your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform, or information about your internet connection, the equipment you use to access the Website, and usage details.
- **Non-personal details about your Website interactions**, including the full Uniform Resource Locators (URLs), clickstream to, through and from the Website (including date and time), products you viewed or searched for, page response times, download errors,

length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), methods used to browse away from the page, or any phone number used to call our customer service number.

2. HOW WE COLLECT INFORMATION ABOUT YOU

The Company uses different methods to collect your information, including but not limited to, through:

- **Direct interactions with you when you provide it to the Company**, for example, by filling in forms or corresponding with us by phone, email, online chat, or otherwise.
- **Direct interactions when you request our brokerage services**, for example, when you submit information for the purposes of connecting you with a third-party lender or when you communicate with one of our representatives or advisors regarding our services.
- **User contributions**. You may also provide information for us to publish or display on public Website areas or transmit to other Website users or third parties.
- **Automated technologies or interactions**, as you navigate through the Website. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons and other tracking technologies.
- **Third parties or publicly available sources**, for example, by linking to social media networks, or by giving us permission to access personal information from third-party websites. When you do so, you give us permission to collect information based on your settings and in accordance with the privacy policies of social media websites and Third-Party Services. It is your responsibility to control your settings and to read and understand the policies of such social media websites and Third-Party Services.

Information You Provide to Us

The information the Company collects directly from you on or through the Website may include:

- Information that you provide by filling in forms on the Website. This includes information provided at the time of registering to use the Website, subscribing to our newsletter, information provided when submitting a complaint, and information provided when applying for a job opening. We may also ask you for information when you report a problem with the Website.
- Records and copies of your correspondence if you contact the Company through phone, email, online chat, or otherwise.
- Information that you provide through direct interactions when you request brokerage services. For example, when you request a quote, or when you schedule a meeting with one of our representatives or advisors regarding our services.

You may also provide information to be published or displayed (hereinafter, "**posted**") on public areas of the Website or transmitted to other users of the Website or third parties (collectively, "**User Contributions**"). Your User Contributions are posted on and transmitted to others at your own risk. Although we limit access to certain pages and you may set certain privacy settings for such information by logging into your account profile, please be aware that no security measures are perfect. Additionally, we cannot control the actions of other users of the Website with whom

you may choose to share your User Contributions. Therefore, we cannot and do not guarantee that unauthorized persons will not view your User Contributions.

Information We Collect Through Cookies and Other Automatic Data Collection Technologies

As you navigate through and interact with the Website, the Company may use cookies or other automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to the Website, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Website.
- Information about your computer and internet connection, including your IP address, operating system, and browser type.

The Company may also use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking). To learn more please visit Digital Advertising Alliance of Canada Opt-Out Tool for information on how you can opt out of behavioral tracking on this Website and how we respond to web browser signals and other mechanisms that enable consumers to exercise choice about behavioral tracking.

The information we collect automatically is statistical data as well as personal information, and we may maintain it or associate it with personal information we collect in other ways, that you provide to us, or receive from third parties. It helps us to improve the Website and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize the Website according to your individual interests.
- Speed up your searches.
- Recognize you when you return to the Website.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is an alphanumeric online identifier placed on the hard drive of your computer, tablet, or mobile device when you use the Website. A cookie can be set by us on your device or by a third party, such as our partners. The Website uses cookies to record user browsing activity, such as pages visited, and information such as the internet browser and operating system used to visit the Website. Cookies and similar tracking technologies enables us to improve the Website's performance, remember preferences/settings, optimize your experience using the Website, and personalize services. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of the Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to the Website. For more information on cookies, you can visit websites such as <http://www.cookiecentral.com/> and <https://www.allaboutcookies.org/>.

- **Flash Cookies.** Certain features of the Website may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on the Website. Flash cookies are not managed by the same browser settings that are used for browser cookies. For information about managing your privacy and security settings for Flash cookies, see Choices About How We Use and Disclose Your Information.
- **Web Beacons.** Pages of the Website and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

Third Party Use of Cookies

Some content or applications on the Website are served by third-parties' websites, locations, platforms, and services ("**Third-Party Services**"), including servers, content providers, and application providers. These third parties may use cookies to collect information about you when you use the Website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services.

The Website may also use social media plugins provided by social media platforms to allow you to interact with the Company on these platforms. By browsing the Website, your browsing information may be transferred to these social media platforms without direct interaction on your part due to the presence of these plugins on the Website. These cookies are not under our control. For more information, please consult the privacy policies of each of these social media platforms to know more about their use of cookies and other tracking technologies.

We do not control these third parties' tracking technologies or how they are used. If you have any questions about third parties' tracking technologies, you should contact the responsible provider directly.

3. HOW WE USE YOUR INFORMATION

We use information that we collect about you or that you provide to us, including any personal information:

- To present the Website and its contents to you.
- To provide you with information, products, or services that you request from us.
- To fulfill the purposes for which you provided the information or that were described when it was collected, or any other purpose for which you provide it.
- To assess your application in order to provide you with services in relation to loan services.
- To design, maintain, analyze, manage, improve, and market products and services from us through the Website.
- To provide you with notices about your account.

- To carry out our obligations and enforce our rights arising from any contracts with you, including for billing and collection or to comply with legal requirements.
- To notify you about changes to the Website or any products or services we offer or provide through it.
- To improve the Website, products or services, marketing, or customer relationships and experiences, respond to requests regarding the Website, and remembering your preferences/settings.
- To help perform transactions and verify your identity.
- To respond to your questions, comments, and concerns.
- To perform quality assurance, marketing, and business analysis.
- To organize promotional activities.
- To send you surveys with regards to services, in accordance with applicable laws or with your consent (if required).
- To optimize services and personalized marketing materials, services, and products by performing profiling where permitted under applicable laws or with your consent (if required).
- To protect against fraud or error.
- To comply with legal and auditing requirements.
- To investigate breaches of the Privacy Policy and Terms and Conditions.
- To collect debts owed to us by you, if applicable.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

We may also use your information to contact you about our own and third-parties' goods and services that may be of interest to you, as permitted by law. If you do not want the Company to use your information in this way, please adjust your user preferences in your account profile. For more information, see Choices About How We Use and Disclose Your Information.

Additionally, we may use and disclose personal information we have collected from you when we believe such use or disclosure is permitted, necessary, or appropriate under applicable laws including laws outside your country of residence, to comply with legal processes, to respond to requests from public and government authorities including public and government authorities outside your country of residence, to enforce the terms of the agreements for our products and services, to protect our rights, operations, and property, to allow us to pursue available remedies or limit damages that we may sustain. We may also transfer your personal information and other information to a third party in the event of reorganization, merger, sale, joint venture, assignment, transfer, or other disposition of all or any portion of our business, brands, affiliates, subsidiaries, or other assets.

4. DISCLOSURE OF YOUR INFORMATION

We may disclose personal information that we collect or you provide as described in this privacy policy:

- To contractors, service providers, and other third parties we use to support our business (such as analytics and search engine providers that assist us with Website improvement and optimization) and who are contractually obligated to keep personal information confidential, use it only for the purposes for which we disclose it to them, and to process the personal information with the same standards set out in this policy.
- To third-party and/or private lenders and mortgage providers, in order to provide you with brokerage services.
- To our subsidiaries and affiliates.
- To an acquirer, successor, or assignee, in accordance with applicable law, in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by the Company about our customers and users is among the assets transferred.
- To social media networks or other service providers, to use their marketing tools.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- For any other purpose, with your consent.

We may also disclose your personal information:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request, in accordance with applicable law.
- To enforce or apply our Terms and Conditions and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of the Company, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

Information shared with referral partners, including but not limited to third-party and/or private lenders and mortgage providers, may include:

- Identification information, such as full name, email, and phone number.
- Your self-declared credit score
- Mortgage needs information, including type of transaction, mortgage amount, down payment, intent, and if the property will be owner occupied.

If we provide your personal information to third parties for the purposes of communicating with you directly, we require that third parties are contractually obligated to keep personal information confidential and secure, and use it only for the purposes for which we disclose it to them, and to process the personal information with the same standards set out in this policy. We

do not authorize third-party providers to disclose your personal information to unauthorized parties.

In this context, such third-party partners are acting on their own behalf. We do not control their practices regarding your personal information. This Privacy Policy does not govern any third-party products and services, which are subject to their own contracts and privacy policies with the relevant third-party partner. These third-party partners may also be the subject of an additional contract with us.

5. STORING AND TRANSFERRING YOUR PERSONAL INFORMATION

We may transfer personal information that we collect or that you provide as described in this policy to contractors, service providers, and other third parties we use to support our business (such as analytics and search engine providers that assist us with Website improvement and optimization) and who are contractually obligated to keep personal information confidential, use it only for the purposes for which we disclose it to them, and to process the personal information with the same standards set out in this policy.

Your personal information will be collected and stored on servers in Canada. The Company may process, store, and transfer your personal information in and to a foreign country, with different privacy laws that may or may not be as comprehensive as Canadian law. In these circumstances, the governments, courts, law enforcement, or regulatory agencies of that country may be able to obtain access to your personal information through the laws of the foreign country. Whenever we engage a service provider, we require that its privacy and security standards adhere to this policy and applicable Canadian privacy legislation.

You are welcome to contact us to obtain further information about Company policies regarding service providers outside of Canada. See Contact Information and Challenging Compliance.

By submitting your personal information or engaging with the Website, you consent to this transfer, storage, or processing.

6. CHOICES ABOUT HOW WE USE AND DISCLOSE YOUR INFORMATION

The Company strives to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

- **Tracking Technologies.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's website. If you disable or refuse cookies, please note that some parts of this Website may not be accessible or may not function properly. For more information about tracking technologies, see Information We Collect Through Cookies and Other Automatic Data Collection Technologies.
- **Promotional Offers from the Company.** If we have sent you a promotional email, you may unsubscribe by clicking the unsubscribe link we have included in the email. This opt-out does not apply to information provided to the Company as part of a product purchase, warranty registration, product service experience, or other transactions.

We do not control third parties' collection or use of your information. However, these third parties may provide you with ways to choose not to have your information collected or used, please refer to the third parties' privacy policies.

7. DATA SECURITY

The security of your personal information is very important to us. We use physical, electronic, and administrative measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of the Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone. We urge you to be careful about giving out information in public areas of the Website like message boards, which any Website visitor can view.

Unfortunately, the transmission of information via the Internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to the Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

8. DATA RETENTION

Except as otherwise permitted or required by applicable law or regulation, the Company will only retain your personal information for as long as necessary to fulfill the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements. Under some circumstances we may anonymize your personal information so that it can no longer be associated with you. We reserve the right to use such anonymous and de-identified data for any legitimate business purpose without further notice to you or your consent.

9. CHILDREN UNDER THE AGE OF 13

The Website is not intended for children under 13 years of age. No one under age 13 may provide any personal information to or on the Website. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on this Website or on or through any of its features/register on the Website, make any purchases through the Website, use any of the interactive or public comment features of this Website, or provide any information about yourself to us, including your name, address, telephone number, email address, or any screen name or user name you may use. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact our Privacy Officer at oscar@lenderbidding.com.

10. ACCESSING AND CORRECTING YOUR PERSONAL INFORMATION

It is important that the personal information we hold about you is accurate and current. Please keep us informed if your personal information changes. By law you have the right to request access to and to correct the personal information that we hold about you.

You can review and challenge the accuracy and completeness of your personal information and have it corrected as appropriate by sending a request to our Privacy Officer at oscar@lenderbidding.com.

If you want to withdraw consent to the use of your personal information you may also send us an email to oscar@lenderbidding.com to delete any personal information that you have provided to us. We cannot delete your personal information except by also deleting your user account.

We may request specific information from you to help us confirm your identity and your right to access, and to provide you with the personal information that we hold about you or make your requested changes. Applicable law may allow or require us to refuse to provide you with access to some or all of the personal information that we hold about you, or we may have destroyed, erased, or made your personal information anonymous in accordance with our record retention obligations and practices. If we cannot provide you with access to your personal information, we will inform you of the reasons why, subject to any legal or regulatory restrictions.

We will provide access to your personal information, subject to exceptions set out in applicable privacy legislation. Examples of such exceptions include:

- Information protected by solicitor-client privilege.
- Information that is part of a formal dispute resolution process.
- Information that is about another individual that would reveal their personal information or confidential commercial information.
- Information that is prohibitively expensive to provide.

If you are concerned about our response or would like to correct the information provided, you may contact our Privacy Officer at oscar@lenderbidding.com.

If you delete your User Contributions from the Website, copies of your User Contributions may remain viewable in cached and archived pages or might have been copied or stored by other Website users. Proper access and use of information provided on the Website, including User Contributions, is governed by our Terms and Conditions.

11. WITHDRAWING YOUR CONSENT

Where you have provided your consent to the collection, use, and transfer of your personal information, you may have the legal right to withdraw your consent under certain circumstances. To withdraw your consent, if applicable, contact us via email using the contact information in the “Contact Us” section of the Website. However, before we implement the withdrawal of consent, we may require proof of your identity or quality. Please note that if you withdraw your consent we may not be able to provide you with a particular product or service. We will explain the impact to you at the time to help you with your decision.

12. CHANGES TO OUR PRIVACY POLICY

The Policy is current as of the “updated” date which appears at the bottom of this page. It is our policy to post any changes we make to the Privacy Policy on this page with a notice that the privacy policy has been updated on the Website home page. If we make material changes to how we treat our users' personal information, we will notify you by email to the primary email address specified in your account or through a notice on the Website home page.

We include the date the privacy policy was last revised at the top of the page. You are responsible for ensuring we have an up-to-date, active, and deliverable email address for you, and for periodically visiting the Website and this privacy policy to check for any changes.

13. CONTACT INFORMATION AND CHALLENGING COMPLIANCE

We welcome your questions, comments, and requests regarding this privacy policy and our privacy practices. Please contact us at:

Compliance

support@lenderbidding.com

255 Duncan Mill Road, Unit 406,

Toronto, ON M3B 3H9

We have procedures in place to receive and respond to complaints or inquiries about our handling of personal information, our compliance with this policy, and with applicable privacy laws. To discuss our compliance with this policy please contact our Privacy Officer using the contact information listed above.