

BURGEONVEST BICK SECURITIES LIMITED (BBSL) PRIVACY AGREEMENT

1. Consent

Your consent is required before we may provide your information to any third parties. The consent that you provide to BBSL with regard to collection, use and disclosure of your personal information may be cancelled at any time by providing written notice to BBSL. BBSL does not require your consent to the collection, use and disclosure of your personal information where:

- Such collection, use and disclosure is reasonably required in the normal course of providing service to your account,
- For the collection of a debt owed to BBSL by you,
- To a law enforcement agency, securities regulatory authority or Self-Regulatory Organization,
- To legal counsel for the purpose of obtaining advice

By opening an account at BBSL, you are providing consent to BBSL to collect, use and disclose your personal information as set out in this agreement.

2. Collection and Use of Personal Information by BBSL

When you open an account with BBSL, we will obtain personal information about you, which we will keep on file in accordance with industry regulations. Only authorized individuals and entities have access to this information. The information that we collect allows us to identify you; to protect you against possible fraud, to assess your potential investment needs so that we may suggest products and services to you, which are appropriate for you, and to comply with legal and regulatory requirements.

3. Social Insurance Number

If you are an individual, BBSL may collect, use and disclose your SIN for income tax reporting purposes.

4. Disclosure of Personal Information to External Sources

BBSL may from time to time disclose your personal information to external source such as credit agencies, other financial institutions and other parties who provide services to BBSL. BBSL may also rely on external sources to collect personal information about you.

5. Affiliated Companies

BBSL may from time to time disclose your personal information to affiliated companies (such as Burgeonvest Insurance Corporation) for the purpose of making related products and services available to you.

6. Corrections of Personal Information BY BBSL

You may review the information you have provided to BBSL and make corrections to it. We may request that you provide corrections in writing. You may address corrections, questions or privacy-related complaints to the Vice President Compliance, Burgeonvest Bick Securities Limited, 21 King Street West, Box 65, Hamilton, Ontario L8P 4W7.

7. Retention of Personal Information

BBSL may retain your personal information on file after you cease to be a client of BBSL for as long as BBSL requires such information or as long as is demanded by our regulatory requirements.

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TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION AS SET
OUT IN THIS AGREEMENT.**