



FUSE
FINANCIAL

PRIVACY CODE

FUSE FINANCIAL PRIVACY CODE

Fuse Financial Inc. (the “Fuse”, “we” or “our”) knows the importance of keeping your personal information confidential. We have developed a Privacy Code that explains the types of personal information we collect, how it is used, and the steps we take to ensure that it is handled appropriately.

ABOUT FUSE

Fuse Financial Inc. (“Fuse”, “we”, “our”, or “us”) offers an online software platform (the “Platform”) through which you may generate and transmit invoices to your customers (“Invoice Services”), collect payments from your customers related to invoices by credit card, pre-authorized debit and Interac e-transfers (“Payment Services”), and access and review certain bank account information and banking services (“Account Services”). To facilitate these services, we provide you with access to a CDIC-insured bank account through Digital Commerce Bank.

ABOUT THIS PRIVACY CODE

Our Privacy Code informs you of the practices we have in place relating to the management of personal information. Personal Information is information that identifies you as an individual, such as your name, contact information, account numbers, or details such as age, marital status and financial information. This Privacy Code applies to any person who has requested any product or service offered by us or is a subscriber to our newsletters and other promotional communications. This includes individuals carrying on business alone or in partnership with other individuals and owners and signing officers of our business customers. It also includes cardholders of prepaid cards.

This Privacy Code only relates to personal information does not apply to confidential business information of our business clients. It is our contracts with our business clients and other applicable laws that govern how we handle this type of confidential business information.

WHY DO WE COLLECT YOUR PERSONAL INFORMATION?

The primary purpose for our collection and use of your personal information is so that we may deliver the products and services you request. For this purpose, we may request basic contact information and information about your financial needs. However, sometimes we request information for additional purposes as specified below:

a) To facilitate your bank account or transactions with Digital Commerce Bank.

If you apply for a bank account (an “Account”) with Digital Commerce Bank (the “Bank”) as part of your bundle of services with Fuse, we may collect information from you that the Bank requires in order to open or to maintain the Account for you. We act as the Bank’s agent for this purpose. The Bank’s Privacy Code will govern the collection, use and disclosure of this personal information: [Privacy Policy \(dcbank.ca\)](https://www.dcbank.ca/privacy-policy). We may also collect information regarding your transactions and Account balance in order to facilitate your services with Fuse.

b) To manage your relationship with us, improve our service and respond to any questions you may have.

We may request information, including language and communication preferences to better manage your relationship with us.

c) To determine what products and services we offer than may interest you and to determine your eligibility for products and services

We may inquire about your financial needs in order to offer you additional products and services. We may also request information about your age, financial information, employment history, income, net worth, assets and liabilities, and transaction information to determine your eligibility for products and services.

d) To Contact you.

We may use your contact and identity information to contact you. This information allows us to contact you by various methods, including mail, email, SMS message, and telephone at the contact points you've provided to us.

e) To keep customers and the public safe and to protect against fraud.

We may request and retain information from you to maintain service quality and to ensure the safety of our clients and others and to protect against illegal activities such as fraud.

f) To enhance our websites and services and develop new ones.

We may track and monitor your use of websites and services so we can keep improving, or we may carry out technical analysis of our websites and services so that we can optimize your user experience and provide you with more efficient tools.

g) To provide you with further information on our products, services, and promotions.

To subscribe you to our newsletter and send you promotional materials with your permission. You can manage your subscription here. (I don't yet have a link)

h) Other.

We may collect your personal information for other reasons permitted or required by law. We will seek your consent to collect information and will identify the purpose for its collection.

HOW DO WE COLLECT PERSONAL INFORMATION?

When you visit our websites or use our services, we collect personal data. The ways we collect it can be broadly categorized into the following:

- a) **Information you provide to us directly:** When you visit or use some parts of our websites and/or services we might ask you to provide personal information to us. For example, we ask for your contact information when you sign up for a service or contact us with questions or request support.
- b) **Information we collect automatically:** We collect some information about you automatically when you visit our websites or use our services, like your IP address. We also collect information when you navigate through our websites and services, including what pages you looked at and what links you clicked on. This information is useful for us as it helps us get a better understanding of how you're using our websites and services so that we can continue to provide the best experience possible (for example, by personalising the content you see). Some of this information is collected using cookies and similar tracking technologies.
- c) **Information we get from third parties:** The majority of information we collect, we collect directly from you. Sometimes we might collect personal information about you from other sources, such as publicly available materials or trusted third parties like our marketing/referral partners. We may also collect information about your Account from the Bank. We act as the Bank's agent in collecting

this information and the Bank's Privacy Code will govern our collection and use of this personal information: [Privacy Policy \(dcbank.ca\)](https://www.dcbank.ca/privacy-policy).

DISCLOSURE OF PERSONAL INFORMATION

We will only use or disclose your personal information for the purpose(s) it was collected and as otherwise identified in this Privacy Code.

Under certain circumstances, we may disclose your personal information to third parties, including the following:

a) Administration

We may share your personal information with our affiliates who perform administrative and processing services on our behalf.

b) Business Processes

We may disclose your personal information to third parties for the protection of our assets (for example, collection of overdue accounts). We may also share your information with third parties as reasonably necessary in connection with audits or for the purposes of detecting and preventing fraud.

c) Legal and Regulatory

We may disclose your personal information as necessary to meet legal or regulatory requirements, including any requirements under Canadian and foreign law that are applicable to Fuse and our service providers.

d) Business Transactions

We may use personal information and disclose it to an actual or potential buyer in connection with an actual or proposed purchase, merger or acquisition of any part of our business.

e) Service Providers

We may transfer personal information to outside agents or third-party service providers that perform services on our behalf, such as card production, collections, payment or payment processing. Such outside agents or third-party service providers will be given only the personal information needed to perform those contracted services and we do not authorize such service providers to use or disclose personal information for their own marketing or other purposes. We have contracts in place holding these service providers to our same high standards of privacy.

HOW DO WE PROTECT YOUR PERSONAL INFORMATION?

We are committed to protecting your privacy and the confidentiality of your personal information. We strive to ensure adequate security for records containing personal information to prevent unauthorized access, use, disclosure or destruction. Below are some of the ways we keep this commitment:

a) Accountability. We have a Chief Privacy Officer to oversee Fuse's privacy management program, which includes setting policies and procedures and monitoring their effectiveness.

b) Appropriate Safeguards. We employ appropriate safeguards to protection your personal information against unauthorized access. This includes administrative, technical and physical

safeguards. Only those authorized employees who require access to your personal information will have access to it and they are aware of the importance of keeping it confidential.

- c) **Third Party Controls.** We assess the privacy management policies and controls of third party service providers prior to providing them with any personal information. Once satisfied that a service provider protects personal information in a manner consistent with our own, we will only provide the service provider with the personal information necessary for it to deliver the contract service and we will ensure they have contractual duties to protect your information. We will, from time to time, use service providers outside of Canada. Accordingly, this may mean that your personal information could be accessible to foreign government agencies under applicable law.
- d) **Retention.** We have a retention policy to ensure that we destroy personal information once it is no longer needed.

YOUR CONSENT AND YOUR CHOICES

By applying for a product or service with Fuse and providing us with personal information, we obtain your consent to our collection, use and disclosure of such personal information for the purposes identified or described in this Privacy Code. It is your choice to provide us with the personal information we require so that we may provide you the products and services you request. If you choose to not provide us with the personal information we require, we may be unable or limited in our ability to deliver these products and services.

Opt out of mail, email and phone marketing.

You can request that we don't contact you for advertising, marketing, promotions, rewards programs, research, or contests, by updating your privacy preferences. You should know that withdrawing your consent in these instances may result in you missing out on offers specific to your account. This will, however, not impact our ability to deliver or to continue providing the products or services that you request or currently use.

You may request that we remove you from our marketing lists by emailing us at privacy@fusefinancial.ca.

ACCESSING AND CORRECTING YOUR PERSONAL INFORMATION

We make business decisions based on the information we have about you. Therefore, it is important that the information we have about you is accurate. Contact your sales representative if you wish to verify the accuracy or update the information we have about you.

We provide you with periodic access to your personal information in the form of transaction activity records, including account statements. When requested in writing, we will tell you what personal information of yours we have, what it is being used for and to whom it has been disclosed. In certain situations, your ability to access to all of your personal information may be restricted as permitted or required by law. Examples may include information that is subject to legal privilege, information containing confidential commercial information and information relating to a third party.

If you would like to review or verify your personal information, you may contact us at:

Fuse Financial Inc.
736 Meridian Road NE
Calgary, Alberta T2A 2N7

QUESTIONS

If you have any questions or concerns about this Privacy Code, our privacy practices, or if you would like to review your personal information, please contact Fuse's Chief Privacy Officer at:

Chief Privacy Officer
Fuse Financial Inc.
736 Meridian Road NE
Calgary, Alberta T2A 2N7
privacy@Fusefinancial.ca

You may also seek advice and direction on any privacy related matter from the Office of the Privacy Commissioner of Canada or a provincial Privacy Commissioner having jurisdiction. However, we encourage you to first give us the opportunity to address any concern by contacting our Chief Privacy Officer.

AMENDMENTS TO THIS PRIVACY CODE

Changes in technology, law, or our business may require us to amend our Privacy Code so that it remains relevant, accurate, and aligned with privacy best practices. We commit to communicating amendments to our Privacy Code in the manner described below.

Substantial Changes – We will take reasonable steps to inform you in advance about changes to this Privacy Code that we think are substantial (for example, changes to how and why we use your personal information). Reasonable steps may include informing you by email, via pop-up screens in our online offerings, or direct mail.

Non-substantial Changes – We may make changes to this Privacy Code that we do not think are substantial from time to time (for example, re-organizing how we present our Privacy Code or adding examples to better explain the purposes for which we collect, use or disclose personal information). We will generally not update you about Non-substantial changes.