



## ADMINISTRATION /OPERATIONS MANUAL

Issued By: Chief Operating Officer  
Category: IT Administration

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### PRIVACY Policy

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UPLevel is committed to maintaining the privacy, accuracy and security of your Personal Information. We fulfill this commitment through our employee training, the safeguards used to protect your information and our policies, including this Privacy Policy.

“Personal Information” is information about you as an identifiable individual that is protected by law. This Privacy Policy explains:

- how and why we collect, use, and sometimes disclose your Personal Information;
- how and when your informed consent will be requested (along with certain exceptions);
- how you can access your Personal Information that we hold; and
- who to contact if you have questions or concerns about your privacy.

#### Application of this Privacy Policy:

1. Which individuals does this Privacy Policy apply to?
  - Our client, customers, authorized users of our products and services, and employees of the Company.
2. Is this the only Privacy Policy?
  - While this document is meant to be comprehensive, it cannot address every situation where we deal with Personal Information so some of our products or services may also have product or service-specific privacy policies. Notice of these product or service-specific policies is provided in various ways appropriate to the circumstances. These policies form part of this Privacy Policy. We may provide you with additional information about our privacy practices, including through our website, or in correspondence with you which may include terms of use, online notices or prompts, frequently asked questions or other documents or websites. Employee Personal Information is also governed by other policies, codes of conduct and agreements.
3. Which UPLLevel company does this Privacy Policy apply to?

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- This Privacy Policy applies to our UPLLevel group of companies and any successor of UPLLevel, as a result of corporate reorganizations or restructurings. While our suppliers and authorized agents may have their own privacy policies, our contracts ensure they treat your Personal Information with safeguards as strong as those set out in this Privacy Policy.
4. What information does this Privacy Policy apply to?
- All Personal Information that we collect, use or disclose about our individual customers, authorized users and employees is covered by this Privacy Policy. This may include information such as your name, mailing address, email address, phone number, credit information, and billing or service records. There are some exceptions created by applicable law to what might ordinarily be considered Personal Information.
5. Is all information that identifies me considered protected Personal Information?
- Not necessarily. When certain Personal Information, such as your name, address, telephone number and e-mail address, is listed in a public directory, it is not protected by privacy laws. Your business contact information, such as name, title, business address, telephone number and business e-mail address used in relation to your employment or business, is also exempt. Information about you, but which cannot be associated with you as an identifiable individual, is not considered to be Personal Information. For example, information about you that has been de-identified so that it doesn't identify you as an individual is not Personal Information.

#### **Consent and Your Personal Information:**

6. Does UPLLevel need my consent to collect, use or disclose my Personal Information?
- It depends on the type of Personal Information and the particular circumstances. When it is reasonable in the circumstances, we will imply consent from your actions. For example, if you give us your address, we may use it to send you bills or other important notices related to your products and services on the basis that your consent can be reasonably implied. In other situations, we may need your express consent before we collect, use or disclose your Personal Information. For example, we would get your express consent before using your Personal Information to perform a credit check.
  - Express consent is when you explicitly consent verbally, or by signing a document, or ticking a box or performing a similar act demonstrating your consent. Sometimes it may be impossible or inappropriate to obtain your consent, and in those cases, we may collect, use or disclose your information without your consent. For example:

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- (a) if it is clearly in your interests (such as a medical emergency or a threat to your safety);
- (b) to comply with a warrant or other court order;
- (c) to collect a debt;
- (d) to investigate the breach of an agreement or applicable law; or
- (e) as otherwise legally required or allowed.

7. How does UPLLevel obtain my consent?

- It depends on the circumstances, including the type of Personal Information collected, used or disclosed. We may imply your consent if it is reasonable in the circumstances. We may ask for your express consent when our collection, use or disclosure of Personal Information is more sensitive or not necessarily expected. Here are examples of implied and express consent: When you sign up as a customer, we rely on implied consent to track your service usage for the purpose of billing you. However, we would request your express consent before we would use your Personal Information to enable individual location-based marketing for a third-party (unless you have already provided such consent to the third-party).

8. Does UPLLevel need consent to use de-identified information?

- No. We may de-identify your Personal Information so that you cannot be identified as an individual, and use that de-identified information to improve our operations, to provide social benefits (such as assisting municipalities with traffic planning) and to develop analytic marketing reports for our use and for the use of our partners.

**Collection, Use, Disclosure and Your Personal Information:**

9. When does UPLLevel collect my Personal Information?

- It depends on the purpose for collection and the product or service involved. Below are some examples of when we may collect Personal Information:
  - (a) when you provide your Personal Information, during the inquiry, activation or purchase process for a product or service;
  - (b) when we provide service to our customers, including technical support or during the warranty, repair claims and service process;
  - (c) automatically, when you use our products or services, or visit one of our websites (such as through the use of cookies or similar technologies), call into a call centre, and via security cameras at one of our locations; or

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- (d) from third-parties, such as credit reporting agencies, or other third-parties with whom you have had a payment relationship.

10. How does UPLLevel use my Personal Information?

- We use your Personal Information to provide you with our products or services. We may also use your Personal Information to:
  - (a) establish and maintain responsible commercial relations with you and to provide ongoing service;
  - (b) try to understand the needs and preferences of our Customers, and determine your eligibility for products and services;
  - (c) recommend products and services to meet your needs;
  - (d) develop, enhance, market or provide products and services;
  - (e) manage and develop business operations; or
  - (f) meet our legal and regulatory requirements.

Where necessary, we will request your further consent before using your Personal Information for any new purpose(s) beyond those described above.

11. When is my Personal Information disclosed?

- We may disclose some of your Personal Information in a variety of circumstances, such as when we have your express or implied consent. Your Personal Information may also be shared among UPLLevel companies. We may also disclose your Personal Information:
  - (a) to a person acting as your agent (such as a legal representative or authorized user) if we are reasonably satisfied that the person is authorized to receive your Personal Information;
  - (b) to our suppliers and authorized agents who assist with activities such as service installation or network maintenance, subject to strict security safeguards;
  - (c) to another communications service provider or a telephone directory service provider in order to offer efficient and effective communications services (for example, to provide roaming services when you roam in another carrier's coverage area);
  - (d) to third-party collection agencies for the purpose of collecting amounts owed to us which are past due;
  - (e) to third-parties, such as credit reporting agencies or anyone you have had a payment relationship with, to assess creditworthiness or assist with the collection of amounts owed to us which are past due;
  - (f) to a government institution or another organization if reasonably necessary to establish your identity or to investigate the contravention of a law or an agreement or to prevent fraud;
  - (g) to an appropriate public authority in an emergency situation where there is imminent danger to life or property;

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- (h) as you have otherwise given us, or a third-party (like a financial institution, government agency, social media or other on-line site) your consent to do so; or
  - (i) as otherwise allowed or required by law.
- Where necessary, we will request your further consent before disclosing your Personal Information for any new purpose(s) beyond those described above.

#### **Withdrawing Your Consent:**

12. Can I opt-out of the collection, use or disclosure of my Personal Information by UPLLevel?
- Sometimes. You can withdraw your consent, or opt-out, of the collection, use or disclosure of your Personal Information in certain situations. For example, messages like emails and SMS messages. But where your Personal Information is reasonably necessary to provide you with the services you requested or the operation of our network, you cannot continue to use the services and opt-out of the collection, use and disclosure of your Personal Information because it is a condition of service. To stop the collection, use and disclosure of your Personal Information in these circumstances,

#### **Accuracy and Safeguarding of Your Personal Information:**

13. How do I learn more about my Personal Information and if it is accurate?
- Just ask us by contacting our Privacy Office, which represents our family of UPLLevel Companies (see section 19 for contact information). We will give you the opportunity to review the Personal Information in your file, subject to certain restrictions and exceptions, within a reasonable time after receiving a request in writing from you. If we cannot provide you with access to your Personal Information (for example, if it would involve the disclosure of someone else's Personal Information or other confidential or privileged information), then we will advise you of the reason why. Our goal is to keep the Personal Information we hold about you accurate, up-to-date and complete. If you find an inaccuracy, let us know and we will correct it.
14. How is my Personal Information protected?
- We use appropriate technical and operational security safeguards which vary depending on the sensitivity of the Personal Information in question. All of our employees with access to Personal Information are required to respect the confidentiality of Personal Information. Personal Information we disclose to third-parties is governed by this Privacy Policy through comparable protections in our commercial agreements and is also protected by additional safeguards, if required, depending on the sensitivity of the Personal Information involved.

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15. Will my Personal Information ever be transferred, stored or processed outside of Canada?
- No, Personal Information provided to us by our clients for the purposes defined in our service agreements is stored in Canada.
16. How long is my Personal Information kept?
- Only as long as is reasonably necessary or relevant for the identified purposes or as required by law. Once Personal Information is no longer reasonably necessary or relevant for the identified purposes, or required by law to be retained, your Personal Information is destroyed, erased or de-identified.

#### **Changes, Questions and Contact Information:**

17. Can this Privacy Policy change?
- We may change this Privacy Policy (and other specific privacy policies) over time, in accordance with applicable laws. We will notify you of changes by: posting the change on our website, or any other reasonable means.
18. Which laws apply to the collection, use and disclosure of my Personal Information?
- We design our privacy practices to comply with applicable Canadian Federal, provincial and territorial laws, including the Personal Information Protection and Electronic Documents rules regarding confidential information.
19. Questions or concerns about our privacy practices?
- Please visit our privacy pages at [UPLevel.ca/privacy](http://UPLevel.ca/privacy) for additional information. Or contact us at the number shown on our website. If a service representative cannot address your concerns to your satisfaction, contact:

The Office of the UPLevel Privacy Officer by mail to P.O. Box 96, 225 Oak Street, Stratford, Ontario, N5A 6S8 or via email at [privacyofficer@uplevel.ca](mailto:privacyofficer@uplevel.ca) .

We investigate all complaints concerning compliance with this Privacy Policy. Where justified, we will take appropriate steps to resolve the complaint including, if necessary, changing our policies and practices.

20. What if I still have concerns after contacting the UPLevel Privacy Officer?
- If we do not resolve your concern to your satisfaction, you can contact:  
Office of the Privacy Commissioner of Canada by mail to 30 Victoria Street, Gatineau, Quebec, K1A 1H3 or by phone at 1-800-282-1376 .

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In this Privacy Policy, the words “we”, “us”, “our” and “UPLevel” refer to the UPLLevel family of Companies and brands as they exist over time, including but not limited to: Credit Risk Management, CRM Canada, IntegResolve, Indigo, Indigo Paralegal, Credit Bureau of Stratford, Credit Bureau PPSA Services. A privacy breach involves improper or unauthorized collection, use, disclosure, retention and/or disposal of personal information. These guidelines will focus primarily on the improper or unauthorized access to or disclosure of personal information as defined in the *Privacy Act*.

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