

Ajay Financial Services

OUR COMMITMENT to YOUR PRIVACY

We are committed to providing our clients with high quality financial products and solutions and excellent service. Doing business with Ajay Financial Services involves providing information about yourself, so protection of your personal information is one of our highest priorities. Ajay Financial Services and the financial services industry have a solid track record of respecting your right to privacy and safeguarding your personal information.

As a result of federal legislation, we've further strengthened our privacy commitment by informing you of why and how we collect, use and disclose your personal information. You can be assured that we will handle your personal information in a manner that a reasonable person would consider appropriate in the circumstances. This brochure is a brief summary of our privacy practices.

Why do we collect personal information?

We need to collect some of your personal information when you first become a client or whenever you acquire or renew a product from us.

We will collect your personal information to:

- Establish your account, execute transactions and maintain your account information
- Understand your financial situation and your needs in order to offer you a full range of products and services, now and in the future
- Ensure your personal information is accurate and up-to-date
- Protect against error or fraud
- Meet legal and regulatory requirements

What personal information do we collect?

Personal information is information that identifies you as an individual and relates specifically to you. Depending on the purpose(s) for which we need to collect it, we may ask for the following personal information about you including:

- Basic information such as your name, address, telephone and fax numbers, e-mail address, birthdate and marital status
- Financial records and other information needed to understand your needs
- Details about your assets such as the value of your home
- Employment information and personal identification

We may obtain this information from sources such as:

- You or with your consent, your professional advisors such as your accountant or lawyer
- Financial institutions, fund managers or insurance carriers

Who do we disclose your personal information to?

For many of the purposes identified above, we will need to share your personal information with others in order to serve your needs. These other parties commonly include:

- Insurance and other financial product suppliers
- Registered Plan Administrators
- Self-Regulatory Organizations (SRO's) and other regulatory authorities

How do we protect your personal information?

In order to protect your personal information and right to privacy, we will:

- Not collect, use or disclose your personal information for any purpose other than those that we identify to you
- Keep your personal information only for as long as we need it to fulfill the stated purpose or as required by law
- Maintain your personal information in as accurate, complete and up-to-date a form as possible
- Safeguard your personal information to the best of our ability
- Respond to any request you may make to access or correct the personal information we hold about you
- Obtain the appropriate consent from you for the collection, use or disclosure of your personal information

CONSENT - We may obtain your express consent or we may determine that consent has been implied by the circumstances:

- We might ask you for your express consent in writing, for example in a signed consent or application form
- We may ask for your express consent in person or over the telephone
- We may determine that by seeking insurance through our organization, your consent has been implied for us to deal with your personal information in a reasonable manner.

There are also legal exceptions in which we will not need to obtain your consent or explain the purposes for the collection, use or disclosure of your personal information. For example, this could apply when there is an emergency situation, or if it is necessary for your protection or ours. You can control how we handle your personal information.

We want you to know that you do have choices in this matter. You can refuse to allow us to obtain, use or share your personal information or you can also withdraw a previously given consent at any time. However by refusing access to necessary information, depending on the situation, you may be limiting or even preventing our ability to provide you with the product or service you desire. For example, if you do not allow us to obtain the information needed to assess suitability and to meet regulatory requirements, it is unlikely that we will be able to provide you with financial products or solutions. We'll be happy to discuss particular situations with you to help you with your decision.

CONTACT INFORMATION AND RESOURCES

We are committed to treating you with respect and courtesy and to providing the highest level of service. Please contact our Privacy Compliance Officer at the address below if you:

- Wish to access your personal information
- Wish to change your consent to the ways in which we may collect, use or disclose your personal information
- Have a complaint about our privacy policies, or the manner in which we've handled your personal information
- Have any other questions about our privacy policies or to request additional information

We will respond to you promptly and do our utmost to resolve your concerns.

Our Privacy Policy is available at www.ajay.ca/privacy-policy.pdf

Ajay Sehrawat, Privacy Officer, 106 Soho Crescent, Markham, Ontario, L4L 8M9 tel: L3P 7H2
email: privacy@ajay.ca