



ALLSTAR AUTO FINANCE – PRIVACY POLICY

This Privacy Policy (“**Privacy Policy**”) summarizes the personal information collected Allstar Auto Finance Ltd. DBA Allstar Auto Finance and any affiliates or subsidiaries through which we may operate (referenced herein as “**Allstar Auto Finance**” “**us**”, “**we**”, or “**our**”), and how we use and disclose this information. Any capitalized terms not defined in this Privacy Policy have the same meaning as in our Terms of Use, accessible at www.allstarautofinance.com/terms-of-use.

Applicable privacy legislation, including BC’s *Personal Information Protection Act* (the “**Act**”) imposes certain requirements in respect to how we collect and handle any personal information that is related to an identifiable individual (“**Personal Information**”). We are committed to being accountable for our handling of Personal Information in accordance with the Act and applicable legal requirements. This Privacy Policy sets out how we collect and handle your Personal Information in accordance with the Act and other applicable legal requirements.

This Privacy Policy applies to all users of our Website. By using the Website you signify your consent to the terms of our Privacy Policy. If you do not agree with any terms of this Privacy Policy, please do not use the Website or submit any personal information to us.

We reserve the right to modify this Privacy Policy at any time. We will reflect any such modifications to this Privacy Policy on our Website. Your continued use of the Website after any such changes constitutes your acceptance of this Privacy Policy, as revised. Such revisions will be effective fourteen (14) calendar days after their posting. We will provide notification to users of material changes to this Privacy Policy through our Website at least fourteen (14) calendar days prior to the change taking effect by posting a notice on our home page.

What Personal Information We Collect

We collect Personal Information when you voluntarily provide it through our Website, or when you provide it to us through other means, and as otherwise set out in this Privacy Policy. For example, we may collect Personal Information when you:

- Provide it to us through functionality provided through the Website, including the “Apply Now” button or submitting a request through the “Need More Answers” page; or
- Otherwise provide it to one of our representatives, including by email or phone or SMS/MMS;

The Personal Information may include:

- your full name and date of birth;
- contact information such as your physical address, telephone number, or email address;



- other information required in order to verify your creditworthiness, including performing a “hard” credit check that may affect your credit score, including income and employment status, current credit score;
- information about your current vehicle, including make, model, year, purchase price, accident history, and any other information that may be necessary to address its value as a trade-in;
- information about your vehicle purchase preferences;
- information regarding your vehicle insurance and registration and driving history;
- any other Personal Information that you choose to submit to us.

We may also collect information about you from other sources. We may obtain this information from sources such as:

- third-party service providers, including credit bureaus such as Equifax and TransUnion and banking institutions; and
- publicly available sources.

How We Collect Information Through Technological Means

When you use our Website, we may collect information that is automatically sent to us by your web browser or your device which runs our applications. This information may include (i) your domain name, and your IP address, (ii) information about how, when and where you use our Website, (iii) error logging, event recording and user experience data, (iv) the settings you use on our Website, (v) the type of browser you use, which of our site’s pages you view, and the files you request, (vi) software and debug information, information from API access tokens, and referral website addresses through Apache web server stats, and (vii) device-identifiable information (DII), such as cookies, statistical identifiers, device or advertising identifiers, usernames, and similar identifiers that may be linked to a browser, device, or account but which does not directly identify a person. As a result of such collection we may also receive other information, such as your user agent, timestamps, geolocation data, sensor data, apps, fonts, battery life information, and screen size.

The amount of information that is sent to us by technological means depends on your browser or device and settings you use. Please refer to the instructions provided by your browser or device if you want to learn more about what information it sends to websites you use, or how you may change or restrict this.

Cookies

We and third-parties we partner with may use cookies and other similar technological means (collectively, “Cookies”) on our Website to help us collect information through technological means. These technological tools may track or collect information such as: (i) IP addresses; (ii) the type of web browser



and operating system used; (iii) and the pages of the Website visited. We use Cookies for various reasons, including:

- to improve functionality and performance of our Website, including tailoring our Website to increase relevancy of content displayed to you;
- to authenticate users of our Website;
- to provide us with insights on how users use our Website and other analytics, such as traffic on our Website;
- to remember your settings and preferences; and
- to deliver relevant advertisements to you based on your interests, preferences, and activities.

We obtain your consent to our Cookies by providing you with transparent information in our privacy policy and providing you with the opportunity to make your choice. You have the right to object to the use of Cookies. Regular cookies may generally be disabled or removed by tools that are available as part of most commercial browsers, and in some but not all instances can be blocked in the future by selecting certain settings. Each browser you use will need to be set separately and different browsers offer different functionality and options in this regard. Also, these tools may not be effective in relation to Flash cookies or HTML5 cookies. For information on disabling Flash cookies go to Adobe's website (www.adobe.com). Please be aware that if you disable or remove these Cookies some parts of our Website will not work and that when you revisit our Website your ability to limit cookies is subject to your browser settings and limitations. You can also find out more information about managing, disabling, and deleting cookies at www.allaboutcookies.org.

How We Use and Disclose Information Collected from You

The information we collect from you may be used by us for the purposes for which it was collected, as provided in this Privacy Policy, or for other purposes that are disclosed to you and to which you consent. By agreeing to use our Website you consent for our use of your Privacy Policy as set out in this Privacy Policy. We may use and disclose information collected from you as follows:

- to respond to inquiries made through our Website, including inquiries made through the "Apply Now" button and facilitate your relationship with us, including providing you with our products and services;
- to provide you with information about our products, including any vehicles available through our Website;
- **to process any credit application, including in order to determine your eligibility for financing. Please note that for these purposes we may obtain one or more credit reports in respect to your creditworthiness from a credit bureau. Please be advised that this may be a "hard" credit**



check that may affect your credit rating. Please be advised that the results of such credit report may be shared with banking institutions or third-party dealers for the purpose of assessing your credit application;

- to serve you relevant advertisements and content;
- to send you informational, administrative, or promotional communications if you explicitly consented to receive these communications;
- to increase the security and safety of our Website;
- to perform analytics on our Website;
- for any purpose required by law, including the Act, and including where disclosure of such information is necessary to meet our legal obligations;
- for any other purposes that are disclosed to you and to which you consent;

We will endeavour to collect the minimum amount of Personal Information from you to fulfill the purposes set out above.

We also combine, analyze, process, and store information we collect from you for the purposes of facilitating and improving our Website. We may share aggregated information we collect that does not contain any information personally connected to you, with third parties, including for the purpose of providing general information and trends about the use of our Website.

We keep track of Personal Information by storing it in a relational database, with all Personal Information tied to specific user records. Some or all the information we collect may be stored or processed in jurisdictions outside of Canada. As a result, this information may be subject to access requests from governments, courts, or law enforcement in those jurisdictions according to laws in those jurisdictions.

As a necessary requirement of offering the Website and providing our services, some of your Personal Information may be shared with third party service providers, including credit bureaus such as Equifax and TransUnion and banking institutions. We may also share some of your Personal Information, such as your contact information and your credit score, with third parties who may wish to offer you services, including but not limited to auto dealerships. Without limiting the generality of the foregoing, we may share your personal information with Vancouver Auto Credit Ltd., Vancouver Auto Liquidation Center Ltd. or their affiliates or subsidiaries (collectively "VAC") for the purpose of facilitating a transaction for the purchase of a vehicle between yourself and VAC. These third-party providers may have their own privacy policies, and any Personal Information shared with them would be subject to their privacy policies.

We reserve the right to transfer Personal Information to a third-party in the event that we merge with or are acquired by a third-party, or as part of the negotiations leading up to such merger or acquisition. We



also may disclose your Personal Information for any other purpose permitted by law or to which you consent.

How We Protect Personal Information

The security of your Personal Information is important to us. We protect your Personal Information by maintaining administrative, physical, and technological safeguards appropriate to the sensitivity of such Personal Information. Personal Information may only be accessed by persons within our organization who require such access to provide you with the services indicated above.

Third Party Collection of Information

This Privacy Policy does not apply to applications, technologies or websites that are owned by and/or operated by other parties. The relevant third party's terms of use, privacy policy, permissions, notices and choices should be reviewed by yourself regarding their collection, storage and sharing practices since they may be different from ours.

Do Not Track

Do Not Track is a privacy option that people can set in certain web browsers. Do Not Track is a way for individuals to inform websites and services that they do not want certain information about their webpage visits collected over time and across websites or other online services. However, we do not recognize or respond to Do Not Track requests, and we have no special monitoring services to identify which browsers are using Do Not Track options and which do not.

Withdrawal of Consent

You have the right to withdraw consent from the collection, use or disclosure of your Personal Information pursuant to this Privacy Policy by providing us with reasonable notice and at least fourteen (14) calendar days' written notice. Please note that:

- if this consent is withdrawn we may be unable to provide you with our services;
- consent may not be withdrawn if it would frustrate our ability to perform our legal obligations; and
- withdrawing of this consent will also not affect the consent for use of your information that has already been disclosed to third parties, including information provided to credit reporting agencies;

Access and Rectification

We will make every effort to ensure any Personal Information collected about You is accurate. You have a right to access your Personal Information and to request a correction to it if you believe it is inaccurate.



If you have submitted Personal Information and would like to have access to it, or if you would like to have it corrected please contact us in writing using the contact information provided below providing sufficient detail regarding your request. We may charge a fee for accessing this information which will be confirmed to you for providing you access to this Personal Information. Once we receive a full request in compliance with this section, we will respond within thirty (30) calendar days and disclose or correct such Personal Information as required by the Act and subject to any restrictions set out in the Act.

Retention of Personal Information

We will retain any Personal Information used to make a decision that directly affects you, such as whether to offer you credit or sell you a vehicle, for a minimum period of one (1) year. After the expiry of this period, we will destroy any Personal Information in our possession when it is no longer reasonably necessary to retain it for the purposes set out in this Privacy Policy, or for any other reasonable legal or business purposes.

Opting Out

You can opt out all marketing communications by (i) clicking the “Unsubscribe” link at the bottom of emails, or (ii) asking us by email. It may take up to ten (10) days before we are able to process your opt-out request. Once we have processed the request, you will not receive any more marketing communications unless you opt back in.

Age Restriction

We do not knowingly collect or maintain Personal Information from people under 19 years old. If we learn that Personal Information of people under 19 years old has been collected on or through our Website, we will take appropriate steps to delete this information. By using our website, you confirm that you are at least 19 years old and the age of majority in your jurisdiction, and have the legal ability to consent to the use of your Personal Information by Us as set out in this Privacy Policy. If you are the parent or legal guardian of a child under 19 years old who uses our Website, then please contact us at the address below to have your child’s account terminated and personal information deleted.

How to Contact Us

If you have any questions regarding this Privacy Policy, or to access your information, please contact our Privacy Officer Nima Aryan at nima@allstarautofinance.ca.

This Privacy Policy is dated and effective as of October 2, 2023.