

Our Privacy Statement

Yesterpay Holdings Inc (YesterPAY) adheres to privacy principles in protecting your personal information. This notice is provided on behalf of YesterPAY and its related service providers.

Definition of Personal Information

The term "personal information" refers to information that specifically identifies you as an individual and is provided to or collected by us. It includes information such as; your name and address, age and gender, personal information records, identification numbers such as your social insurance number (SIN), and your employment information.

For business clients, "information" includes the above data plus names of officers, directors, owners, shareholders, jurisdiction of incorporation, financial information, and ownership structure.

Why We Ask for Your Personal Information

From time to time, YesterPAY may collect financial and other information about you. This information includes transaction-related details arising from your relationship with us and with third parties with whom you have a relationship through us. We may obtain this information from a variety of sources, including from you, from our records, from Exempt Market Dealers, from Trust Companies and from references you provide to us. Finally, we may also collect information from other financial institutions or service providers. When you purchase bonds, you authorize us to collect this information during the course of our relationship.

Sharing Your Personal Information

The only occasions we disclose client information is when it is authorized by the client or required or permitted by law.

We may use and share your personal information with our employees, third party agents employed or contracted by us, third party service providers and other financial institutions, but they will not share this information with others.

The information will only be used for the following purposes:

- to verify your identity and conduct background verification;
- to operate your account;
- to better understand your financial situation;
- to provide you with statements;
- to update you on our company; or

- if you provide us your social insurance number, we may share it with government authorities for tax purposes. We may share it with credit reporting agencies to ensure the accurate matching of credit history files.

We may also use or share your personal information in order to meet the requirements of legal and securities regulatory authorities and self-regulatory organizations including Market Regulation Services Inc., the Investment Industry Regulatory Organization of Canada, and the Canadian Investor Protection Fund (collectively, "SROs"). SROs collect, use or disclose such personal information obtained from registrants for regulatory purposes, including:

- surveillance of trading-related activity;
- sales, financial compliance, trade desk review and other regulatory audits;
- investigation of potential regulatory and statutory violations;
- regulatory databases;
- enforcement or disciplinary proceeding; and
- reporting to securities regulators.

YesterPAY privacy policy is built upon the values set by the Canadian Standards Association's Model Code for the Protection of Personal Information and Canada's Personal Information Protection and Electronic Documents Act (PIPEDA).

Accountability

YesterPAY is responsible for maintaining and protecting client information under its control.

Identifying Purposes

The purposes for which customer information is collected shall be identified before or at the time the information is collected.

Consent

The knowledge and consent of the customer are required for the collection, use or disclosure of customer information except where required or permitted by law.

Limits to the Collection of Personal Information

YesterPay will limit the amount and type of personal information collected to which is necessary for its purpose. Personal information will be collected by fair and lawful means.

Limits to the Use and Disclosure of Personal Information

YesterPAY will not use or disclose personal information for purposes other than those for which it was collected except with the consent of the individual or as required or permitted by law. Personal information will be retained only as long as necessary for the fulfillment of those purposes.

Accuracy

YesterPAY will keep personal information as accurate, complete and up-to-date as necessary for its purposes.

Safeguarding Customer Information

Customer information is protected by security safeguards that are appropriate to the sensitivity level of the information. Every YesterPAY employee or contractor, as a condition of employment, takes responsibility for protecting customer privacy, confidentiality and security. This obligation remains in effect even after an employee leaves YesterPAY. Suppliers of services to YesterPAY, such as data processing firms, are required to sign contracts obligating them to protect the privacy and confidentiality of personal information provided to them, to enable them to perform their function. Appropriate controls are in place over computer systems and these controls are reviewed on an ongoing basis to ensure compliance with our security and privacy policies.

Openness

YesterPAY will ensure individuals are reasonably able to acquire information regarding YesterPAY's policies and procedures and will make this information available in a form that is generally understandable.

Individual Access

Upon request in writing, clients shall be informed of the existence, use and disclosure of their information and shall be given access to it. Clients may verify the accuracy and completeness of their information, and may request that it be amended if appropriate.

Handling Customer Complaints and Suggestions

Questions and concerns regarding personal information held by YesterPAY or about its compliance with the Yesterpay Holdings Inc Privacy Code, can be answered by the Privacy Officer at Yesterpay Holdings Inc. You may contact our Privacy Officer by email at natalie@yesterpay.ca or by mail at the following address:

Yesterpay Holdings Inc.
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Calgary, Alberta T3A 5K8