

Purpose Invest Privacy Policy

Last modified: December 27, 2024

This privacy policy (this "Privacy Policy") applies to Purpose Investments Inc. and its affiliates ("Purpose", "we", "us", "our") and explains how we collect, use, and disclose personal information in Canada through our website located at www.purposeinvest.inc, through services provided to our clients, and through other interactions with consumers. In general, "personal information" is information about an identifiable individual, subject to more particular definitions or interpretations under applicable law. This information may include, but is not limited to, your name, mailing address, e-mail address, financial information, and telephone number. This Privacy Policy does not apply to personal information about employees, partners, or other temporary or permanent staff, consultants, volunteers, or other individuals assigned to Purpose (each, a "Purpose Member"), or to any information that is not personal information as defined in or interpreted under applicable law.

The Information We Collect And How We Use it

In general, we collect and use personal information for the following purposes:

Account Opening and Processing of Transactions: When you open an account, your investment dealer subscribes to a fund on your behalf, or your investment advisor engages us for your benefit, we collect personal information about you that is kept on file in accordance with industry regulations, including your name, date of birth, address, citizenship, income, investments, debts, marital status, dependents, spousal information (if applicable) and social insurance number (if applicable).

Only authorized employees, authorized third-party service providers

and regulatory authorities have access to this information. The information that we collect allows us to open your account, process your transaction(s), and provide you with reporting. Where applicable, it also allows us to identify you, to protect you against possible fraud, to assess your investment needs, and to comply with legal and regulatory requirements.

If you are an individual account holder and/or subscriber, Purpose is required to collect, use and disclose your Social Insurance Number for income tax reporting purposes.

We also collect an email address, a password, and information for security questions to allow you to login into your account on our Website.

Marketing Communications: We may obtain your consent to use your information to send you marketing communications by mail or email that promote products and services that may be of interest to you. You can opt-out of receiving marketing offers at any time by clicking on the unsubscribe link included in our marketing email communications or by contacting us as set out under Contact Us below. Please note that you may continue to receive certain transactional or information electronic communications from us.

Customer Service: When you contact us with a comment, question or complaint, you may be asked for information that identifies you (such as your name, address and a phone number) along with additional information we need to help us promptly answer your question or respond to your comment or complaint. We may retain this information to assist you in the future and to improve our customer service and product and service offerings.

Employment: If you apply for a position at Purpose, we will collect the personal information contained in, and generated in relation to, your application package, such as your work experience, education information, and contact information in order to evaluate your application and assess whether to offer you a position at Purpose. For

candidates who are not offered or do not accept a position, we normally retain this information for a reasonable period in the event that an appropriate position becomes available or that you reapply to Purpose. If you accept a position at Purpose, the information will be retained in accordance with our privacy procedures applicable to the personal information of Purpose Members.

Website: We also collect some personal information through cookies, tracer tags and web beacons on our Website. Please refer to the section 5 below for more information on our use of these technologies.

How We Collect Information About You

We typically collect personal information from third parties, including your investment dealer and advisor. In the event that you open an account with Purpose, we may collect personal information from you directly.

How We Disclose And Share Your Information

Transfer Agent: If you invest in our fund(s), we will share your personal information with a transfer agent so that they may provide services such as facilitating transactions, maintaining account records, distributing payments, and providing you with financial reports and tax information. Your personal information will be treated in accordance with the transfer agent's privacy policy, which we recommend you review carefully.

Service Providers: Purpose may also transfer your personal information to our Service Providers used to administer or provide products, services or information on our behalf such as to host the Website, operate certain of its features, send marketing messages or other communications, or manage and analyze data and our advertising effectiveness. We use reasonable measures to require the organizations with whom we share your personal information for these purposes to use your personal information only to perform the services we have contracted them to provide.

Sale of Business: We may also disclose certain personal information to parties connected with the proposed or actual financing, insuring, securitization, assignment, sale or other disposal of all or part of our business or assets (including your loan) or as part of a corporate reorganization, or share sale or other change in corporate control, for purposes connected to evaluating and performing the transaction. These purposes may include determining whether to proceed with the transaction or business relationship, or fulfilling any records or other reporting requirements to those parties. The personal information we may disclose in such circumstances includes financial information obtained in support of your financing application. Where applicable, we will take steps to require that such parties treat your personal information in accordance with this Privacy Policy and use and disclose it only for the purposes for which it was collected, including to provide the services or information that Purpose would otherwise provide to you and generally to carry on Purpose business. Our successors or assigns may collect, use and disclose personal information for purposes similar to those described in this Privacy Policy or as otherwise permitted or required by applicable law.

Legal/Compliance: We and our Canadian, US and other service providers may provide your Personal Information in response to a search warrant or other legally valid inquiry or order (which may include lawful access by Canadian, US or other foreign governmental

authorities, courts or law enforcement agencies), to other organizations in the case of investigating a breach of an agreement or contravention of law or detecting, suppressing or preventing fraud or as otherwise required or permitted by applicable Canadian, US or other law. Your personal information may also be disclosed where necessary for the establishment, exercise or defence of legal claims and to investigate or prevent actual or suspect loss or harm to persons or property.

Our Website

In general, you can visit the website without telling us who you are or submitting any personal information. However, as most websites do, we track usage patterns on our website. Each time you visit our website, our server records your Internet service provider, the date and time of your visit, the pages you visit and the documents downloaded, the searches you performed, and the referring URLs you came from. We use this information to better understand and optimize our website service.

Cookies, Tracer Tags & Web Beacons: Our Website uses a technology called "cookies". A cookie is a tiny element of data that our website can send to your browser, which may then be stored on your hard drive so we can recognize you when you return. We use cookies on the pages on our website where you are prompted to log in or that are customizable. If you have registered with our website, these cookies (1) may let us know who you are, (2) may be necessary to access your account information (stored on our computers), and (3) will provide us and our service providers with information that we will use to personalize our website in accordance with your preferences. We and our service providers also use cookies to help us understand our website activity, to improve our Website and provide better customer service.

You may set your Web browser to notify you when you receive a cookie or to not accept certain cookies. However, if you decide not to accept cookies from our website, you may not be able to take advantage of all of the features and functionality of our website.

Analytics: Our Website also uses web analytics services such as Google Analytics. They use cookies to help us analyze how visitors use the Website. For example, with Google Analytics, the information generated by the cookie about your use of the Website (including your IP address) will be transmitted to and stored by a Google server. Google uses this information for the purpose of evaluating your use of the Website, compiling reports on Website activity for us, and providing us with other services relating to Website activity and internet usage. You can prevent the storage of data relating to your use of the Website (including your IP address) by Google, as well as the processing of this data by Google, by downloading and installing the browser plug-in available at the following

link: <https://tools.google.com/dlpage/gaoptout?hl=en> (<https://tools.google.com/dlpage/gaoptout?hl=en>)

You can also obtain additional information on Google Analytics' collection and processing of data and data privacy and security at the following links:

- <https://policies.google.com/technologies/partner-sites> and
- <https://support.google.com/analytics/topic/2919631>

Third Party Links: For your convenience, we may offer links from our website to other websites. However, Purpose is not responsible for, nor do we accept any liability for, the personal information collection, use, and disclosure practices of other entities to which our website may link. You should consult the privacy policies of these other entities before

providing any personal information on their websites.\

Your Consent

We collect, use and disclose your personal information with your consent or as permitted or required by law. Your consent may be expressed or implied, depending on the circumstances and the sensitivity of the personal information in question. If you choose to provide personal information to Purpose, we assume that you consent to the collection, use, and disclosure of your personal information as outlined in this Privacy Policy. If you do not consent, please do not provide your personal information or, where applicable, exercise the opt-in or opt-out options offered.

Subject to legal and contractual requirements and reasonable notice, you may refuse to consent to our collection, use and disclosure of your personal information or you may withdraw your consent to our further collection, use, and disclosure of information about you, by contacting us via email at help@purposeinvest.com. Note that if you withdraw your consent to certain uses of your personal information, we may no longer be able to provide certain of our services. There are instances where Purpose may collect, use, or disclose your personal information without your consent, for example, to comply with a subpoena or court order, or to comply with the rules of court regarding the production of records.

You can opt-out of receiving marketing offers at any time by clicking on the unsubscribe link included in our marketing email communications or by contacting us as set out under Contact Us below.

Retention Of Personal Information

We will use, disclose or retain your Personal Information only for as long as necessary to fulfill the purposes for which that Personal Information was collected and as permitted or required by Canadian privacy laws and security laws and regulations.

International Transfer And Storage Of Information

Note that some of the Service Providers that process or handle personal information on our behalf may be located outside of Canada, including in the United States. As a result, your personal information may be transferred, stored and/or processed outside Canada in connection with the purposes described in this Privacy Policy. While your personal information is outside of Canada, it is subject to the laws of the jurisdiction in which it is held, and may be accessed by government authorities in that jurisdiction pursuant to those laws. For more information on our policies regarding foreign processing of personal information, contact our Privacy Officer (contact information is at the end of this policy).

Security

Purpose has implemented reasonable physical, organizational, and technological security measures to safeguard the personal information in our custody or control. These include safeguards to protect personal

information against loss or theft, as well as unauthorized access, disclosure, copying, use, or modification. Authorized Purpose Members, agents, and mandatories have access to your personal information. You can generally visit the Purpose website without providing any personal information. However, given that electronically submitted data is not one hundred percent (100%) secure, we make no warranties as to the security of any such personal information that you submit, which you do at your own risk.

Access, Correction, Inquiries, And Complaints

We maintain a file of your personal information for the above-mentioned purposes. If you wish to request access to, or correction of, your personal information in custody or control of Purpose, please make your request in writing to us at the address below. We may need to verify your identity before searching for or providing you with personal information. In some circumstances, we may not provide access to your personal information, for example, if it contains the personal information of other persons, if it constitutes confidential commercial information, or if it is otherwise not properly the subject of an access request. It is important that your personal information be accurate and up to date. Please inform us as soon as possible of any changes to your personal information. If you have any questions, requests or complaints about our personal information practices, please contact us via email at help@purposeinvest.com.

Changes To This Privacy Policy

Purpose reserves the right to change this Privacy Policy at any time, and we will take reasonable steps to advise affected individuals of any

material changes, if necessary. However, you should review this Privacy Policy from time to time to ensure that you are aware of and accept any changes made. You may contact us at the address, email address, or telephone number below to obtain a current copy of this Privacy Policy.

Contact Us

Please contact our Privacy Officer if:

- you have any questions or comments about this Privacy Policy,
- you wish to access, update, and/or correct inaccuracies in your Personal Information, or
- you otherwise have a question or complaint about the manner in which we or our service providers treat your Personal Information.

You may contact our Privacy Officer by email(help@purposeinvest.com) or by mail at the following address:

130 Adelaide St. W, Suite 3100, P.O. Box 109
Toronto, Ontario
M5H 3P5

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