

# Canada Privacy Policy

At Cambridge, our top priority is protecting the privacy of our clients and potential clients.

This Privacy Statement was last modified on January 17, 2019.

## How We Obtain Personal Information

---

We collect non-public personal information from and about you from the following sources:

- Applications and other forms;
- Telephone recordings;
- Consumer or credit reporting agencies; and
- Third parties associated with our customers

## How We Use Personal Information

---

We collect non-public personal information from and about you for the following purposes:

- To comply with applicable laws and regulations, most notably anti-money-laundering and counter-terrorism financing legislation;
- To carry out customer-related requests;
- To conduct internal risk assessments; and
- To protect against fraud.

While some personal information may be collected over the telephone, the purposes of recording and monitoring telephone calls is to evidence business transactions, to ensure quality control and to improve internal training measures.

**Your bridge to the world.**

United States • Canada • Europe • Australia



## Disclosure of Personal Information

---

On a need-to-know basis, we disclose your non-public personal information internally and to our affiliates, as necessary to execute our contracts with you and to comply with applicable laws and regulations. All persons receiving such disclosure are subject to strict contractual or other legal duties to keep such information confidential.

We do not disclose your non-public personal information to any non-affiliated third parties except:

- To computer services consultants and technicians or other security and compliance consultants, in order to ensure the confidentiality and security of customer records;
- To financial service providers, such as bankers, in order to carry out required institutional risk control, to carry out requested services and/or to protect against actual or potential fraud, unauthorized transactions, claims, or other liability;
- Where required or permitted by law, for example to government and/or law enforcement agencies as required or permitted by law; and
- To any person where we have your written consent to do so.

Please be aware that we may maintain and process your non-public personal information outside of your country of residence. As such, your data are subject not only to local legal and regulatory requirements, but also to legal and regulatory requirements of those other foreign countries. For example, there are lawful requirements to disclose non-public personal information to government authorities in certain countries, including the United States.

## How We Protect Personal Information

---

We protect non-public personal information about our customers by:

- Entering into written confidentiality/non-disclosure agreements with third-party service providers for certain disclosures;
- Restricting access only to those employees who need to know that information in order to provide products or services; and
- Maintaining physical, electronic and procedural safeguards that comply with the relevant laws and regulations.

**Your bridge to the world.**

United States • Canada • Europe • Australia



## Personal Information and Our Website

---

When you visit our website, we will not collect any non-public information about you, unless you provide it to us voluntarily. Please note that by providing Cambridge with non-public personal information, you consent to us using your data to conduct our business, to make available products and services that may be of interest to you and for the development of web statistics.

Cambridge may gather and analyze information regarding usage of our website, including domain name, the number of hits, the pages visited, previous/subsequent sites visited and length of user session. This information may be gathered by using a cookie. A cookie is a small text file placed on your hard drive by our web page server. You can choose whether or not to use a cookie by altering the settings of your browser. A cookie will make it faster and easier for you to use our website.

See <https://cookiesandyou.com/> to learn what cookies are and how to disable them.

## Contact Our Privacy Officer

---

If you wish to have previously submitted information deleted from our web-based marketing databases, would like to access your personal information or have any questions about this Privacy Notice, please contact us via phone at 1-800-374-8077 or by mail to Cambridge Global Payments, 212 King Street West, Suite 400, Toronto, ON M5H 1K5.

## Disclaimer

---

This Privacy Notice is intended to inform our clients' directors, authorized signatories and/or ultimate beneficial owners of our data collection, retention and disclosure policy. Cambridge reserves the right to modify sections of this Privacy Notice at any time. Please check this Privacy Notice from time to time for any changes. This Privacy Notice does not extend to any third-party sites that may be linked to our website.

This Privacy Notice was last revised January 17, 2019.

## Contact Us

---

If you have any questions about this Privacy Notice and/or about the privacy policies and practices of our service providers, please contact us

1. By email at [privacy@cambridgefx.com](mailto:privacy@cambridgefx.com) , or
2. By phone at 1-800-374-8077

**Your bridge to the world.**

United States • Canada • Europe • Australia

