

**CARDHOLDER PRIVACY POLICY** - DCR Strategies Inc. is committed to protecting the privacy and security of customer personal information. This policy explains the types of personal information we collect, how it is used, and the steps we take to ensure customer personal information is handled appropriately. Our policies and practices have been designed to comply with the federal Personal Information Protection and Electronic Documents Act (PIPEDA) or corresponding provincial privacy acts, as applicable (collectively "Privacy Laws").

**What is Personal Information?** - Personal information is any information about an identifiable individual including unrecorded information or information recorded in any form. Personal information may include such things as residential address, age, income, date of birth, driver's license and/or passport number. We do not collect information from minors under the age of 16 without parental permission. Our commitment to privacy is governed by the following privacy principles:

**1. We are accountable to you** - DCR Strategies Inc. is responsible for all personal information in its possession or control, including any personal information that is provided to us by our agents or transferred to third parties for processing, storage or other purposes. We have a designated Privacy Officer who is accountable for compliance with this policy.

**2. We obtain your consent to collect your personal information** - DCR Strategies Inc. obtains your consent to collect personal information. The method of obtaining consent will be appropriate to the type of personal information being collected. In some circumstances permitted by Privacy Laws, we will use your personal information without your consent, including situations of urgency when it is impractical to obtain your consent, when DCR Strategies Inc. or its affiliates need to collect monies or in connection with an investigation or proceeding by DCR Strategies Inc. or a law enforcement agency.

**3. We limit collection of your personal information** - DCR Strategies Inc. collects and shares personal information required to provide our products and services. We will collect and share personal information only by reasonable and lawful means and only while you are a cardholder. Examples of why we collect personal information include:

- Processing and keeping track of transactions and reporting back to you
- Protecting against theft, fraud and error
- Analysis of information to determine that relevant services are offered to those who may need them
- Providing products and services requested by you
- Advising you of products and services that DCR Strategies Inc. believes will be of interest to you and provide value to you
- To monitor security
- To comply with legal and governmental requirements.

**4. We strive to keep your personal information current and accurate** - DCR Strategies Inc. endeavors to keep your personal information up to date, accurate and relevant for its intended use. You can assist us by updating your personal information (e.g. change of address) with us.

**5. The security of your personal information is a priority for DCR Strategies Inc.** - We take steps to safeguard your personal information, regardless of the format in which it is held, including:

- Physical security measures such as restricted access facilities and locked filing cabinets accessible only to authorized employees or agents.
- Shredding of documents containing personal information
- Electronic security measures for computerized personal information such as password protection, database encryption and personal identification numbers.

**6. We provide access to your personal information kept by DCR Strategies Inc.** - You can request access to your personal information kept by DCR Strategies Inc. Customers who wish to contact us should refer to the "How to contact us" section below. You may request any of the following:

- What types of personal information we have on record or in our control, how it is used and to whom it may have been disclosed
- Reasonable access to your personal information so you can review and verify its accuracy and completeness and request changes to the information.
- Updates to your personal information.

**7. How to contact us**

- By calling: 1.800.624.6171
- By e-mail to: [service@trucash.com](mailto:service@trucash.com)
- By mail to: DCR Strategies Inc., 2680 Skymark Avenue, Ste #420, Mississauga ON L4W 5L6.

If all your questions, concerns and complaints have not been resolved to your satisfaction, you may also complain to the Privacy Commissioner within your jurisdiction, where applicable.

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