Privacy Policy

Overview

Richardson Wealth and its subsidiaries and affiliates ("Affiliates") are committed to keeping your personal information confidential. We believe that keeping our clients' personal information confidential is of paramount importance.

Our privacy policy is tailored to meet or exceed the privacy standards established by the Canadian Standards Associations Model for Protection of Personal Privacy and Canada's Personal Information Protection and Electronic Documents Act.

We use the term "personal information" to describe most types of information that can be linked to an identifiable individual. Examples include your name, home address and telephone number, e-mail address and any financial information we hold about you. Information on your business card (such as your job title, business address, business telephone and fax number), is not typically considered personal information.

The Ten Guiding Principles

Principle 1 – Accountability: We are responsible for maintaining and protecting your personal information under our control. To fulfill this important mandate, we have designated a privacy officer to ensure compliance with our privacy policy.

Principle 2 – Identifying Purposes: We will identify the purposes for which personal information is collected before or at the time it is collected.

Principle 3 – Consent: We will obtain your consent for collection, use or disclosure of personal information unless not required by law, regulation or self-regulation.

You may withdraw consent to our collection, use and disclosure of your personal information. The withdrawal of consent may result in the loss of certain privileges and the ability of us to provide products or services to you. Consent may not be withdrawn if your information must be used or disclosed in accordance with the law or the provisions of a contract.

Principle 4 – Limiting Collection: We will collect your personal information by legal means and to the extent necessary to satisfy the identified purposes.

Principle 5 – Limiting Use, Disclosure and Retention: We may use or disclose your personal information only for the purpose for which it was collected, unless you consent otherwise. Exceptions to this would be where we're required by law, regulations or self-regulation, or in other circumstances described below. We will retain your personal information only for a period of time required to fulfill the purpose for which it was collected or as required by law, regulations or self-regulation.

Principle 6 – Accuracy: We will maintain your personal information as provided to us by you in its accurate, complete and up to date form as it is necessary to fulfill the purposes for which it is to be used. You are responsible to inform us of any relevant changes in your personal information.

Principle 7 – Safeguarding Client Information: We will protect your personal information by security safeguards that are appropriate to its sensitivity level.

Principle 8 – Openness: Upon receipt, we will make available to you the policies and practices that apply to the management of your personal information.

Principle 9 – Client Access: Upon your request and unless prohibited by law, regulations or self-regulation, you will be provided with your personal information on file with us and be informed of its existence, use and

disclosure. You may also verify its accuracy and completeness and may request to amend it, if appropriate. In order to safeguard personal information, you may be required to provide sufficient identification in order for us to authorize access to your file. To submit a request to access, correct or delete your personal information please contact RWL Privacy by:
Email - RWLPrivacy@RichardsonWealth.com or Phone: 1-866.263.0818

Principle 10 – Client Complaints and Suggestions: You may direct any questions or inquiries with respect to Richardson Wealth privacy policy by contacting our Chief Privacy Officer:

Email: RWLPrivacy@RichardsonWealth.com
or Phone: 1.866.263.0818.

Mail: RWL Privacy
100 Queen Quay East, Suite 2500,
Toronto, Ontario M5E 1V3

Collection, Use and Disclosure of Personal Information

Richardson Wealth may collect personal information about you during the course of our relationship with you from information that you give us when you fill out forms or meet with us in person, or by phone or video from credit bureaus and other financial institutions, from information that we collect automatically when you visit our website, such as cookies and browser settings, and from other sources.

We may use your personal information to verify your identity, to open an account with us, to communicate with you, to protect you from fraud and error, to understand your needs and eligibility for services, to recommend particular products and services to meet your needs, to give effect to the instructions/orders you provide to your advisors, to provide ongoing services to your accounts, to operate our business, and to comply with legal and regulatory requirements.

Richardson Wealth may disclose your personal information to our Affiliates, related entities, and our Carrying Broker, credit bureaus and financial institutions in accordance with applicable laws, for the purposes outlined above. We may transfer any personal information we have about you in connection with a merger or sale involving all or part of our business, or all or part of one of our Affiliates' business, or as part of a corporate reorganization or stock sale or other change in corporate structure or control of our business or the businesses of our Affiliates. We may also disclose your personal information if it necessary for us to collect a debt from you, and where we receive an order, subpoena, warrant or other legal requirement issued by a court, tribunal, regulator, or other person with jurisdiction to compel disclosure of personal information, and as otherwise permitted in accordance with applicable laws.

Your personal information may be used or stored by us, our Affiliates, our related entities, our Carrying Broker, and our third-party service providers, suppliers, sub-contractors, or agents ("Service Providers") outside of Canada. We require our Service Providers and Affiliates to safeguard your personal information. Our Service Providers will use such information to provide services on its behalf, such as research, reporting, operational, marketing, or data processing or similar services, in order for Richardson Wealth to provide its services to you. Richardson Wealth's Service Providers may be responsible for processing or handling your personal information to provide these services. The Service Providers are only provided the information necessary to perform the services required by them of Richardson Wealth and in accordance with our privacy policies and security practices. These Service Providers may be located in Canada or a foreign jurisdiction. In the event any one of our Service Providers is located in a foreign jurisdiction, your personal information may be processed and stored in that foreign jurisdiction and may be subject to the laws of that foreign jurisdiction where the Service Providers are located. Accordingly, your personal information may be accessible to the courts, law enforcement and the national security authorities of that foreign jurisdiction. You acknowledge, agree and consent to the collection, use and disclosure and processing of your personal information as described above.

We may also collect, use, disclose and process your personal information for any purpose required or permitted by law.

You may contact our Privacy Officer at 1.866.263.0818 or rwlprivacy@richardsonwealth.com if you have any questions or concerns, or to make a complaint.

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