

# Team MAZ Automotive® Privacy Policy

Last Updated: September 20, 2018.



Your privacy is important to Team MAZ Automotive and its corporate affiliates. This Privacy Policy explains how Team MAZ Automotive Group collects, uses, discloses and retains personal information, including information collected by Team MAZ Automotive Group through websites and telephone calls and when providing products or services.

## 1. Your Consent

By providing a Team MAZ Automotive Company with your personal information, you consent to the collection, use, disclosure and retention of that information by the Team MAZ Automotive Company and other members of the Team MAZ Automotive Group in accordance with this Privacy Policy and as otherwise permitted by applicable law. You may withdraw your consent at any time, subject to legal or contractual restrictions and on reasonable notice to Team MAZ Automotive Group, but then you might not be able to proceed with your intended interactions or transactions with Team MAZ Automotive Group or otherwise receive the full benefit of Team MAZ Automotive Group's products and services.

## 2. Personal Information

In this Privacy Policy, "**personal information**" means information about an identifiable individual, such as an individual's name and email address, but does not include (to the extent permitted by law) information that is publicly available in a telephone directory or that is business contact information that enables an individual to be contacted at a place of business.

## 3. Information That Team MAZ Automotive Group Collects

### (a) Information You Provide

You may be asked to voluntarily give your personal information to a Team MAZ Automotive Company when you interact with the Team MAZ Automotive Company, including when you apply for an account or membership, subscribe to a newsletter, register to receive information, apply or register for or order a product or service offered by a Team MAZ Automotive Company or use a product or service provided by a Team MAZ Automotive Company. In those circumstances, you can choose not to provide certain requested personal information, but then you might not be able to proceed with your intended interaction or transaction with the Team MAZ Automotive Company or otherwise receive the full benefit of the desired product or service.

### (b) Automated Collection

A Team MAZ Automotive Company may automatically collect certain information regarding your use of the Team MAZ Automotive Company's website or online service, such as the dates and times that you access the website or online service, the browsers, operating systems, software and devices that you use to access the website or online service and details of your use of the website or online service.

A Team MAZ Automotive Company's websites, online services, email messages and advertisements may use technologies (e.g. cookies, web beacons, tokens, pixels or tags) to collect information that assists the Team MAZ Automotive Company to improve its products, services, customer communications and advertising and to prevent fraud. A Team MAZ Automotive Company may use information that it collects through technological means to recognize you as a user of the Team MAZ Automotive Company's websites or online services, to facilitate and improve your use of the Team MAZ Automotive Company's websites or online services, to confirm that messages have been delivered to and opened by you and to provide you with targeted advertisements. You may choose to decline or disable cookies if your web browser or device permits, but doing so may affect your ability to access or use certain features of a website or online service. More information about cookies used for interest-based advertising is set out in section 4(c) below.

Much of the information that is automatically collected by technological means is non-personal information (because the information does not identify you), and Team MAZ Automotive Group will deal with that non-personal information as explained below in this Privacy Policy unless applicable law requires otherwise.

### **(c) Credit Reports**

When you apply or register for, order or use certain products or services from a Team MAZ Automotive Company (e.g. a referral to a car dealer for a financed car purchase), the Team MAZ Automotive Company may obtain your credit score and related information from a credit reporting agency to process or fulfill the transaction, and the Team MAZ Automotive Company may also use the credit score and related information to update your confidential profile for use by Team MAZ Automotive Group as set out in this Privacy Policy. Upon your request we will inform you if we have ordered such a report, and will give you the name and address of the credit reporting agency that furnished the report.

You also acknowledge and agree that any dealers or other persons or organizations to which we have disclosed your personal information in accordance with this Privacy Policy, may request a credit report for any legitimate purpose associated with your application [for credit, extending credit, modifying the terms of your credit agreement, or collection on your account.]

### **(d) Information Regarding Referred Transactions**

If a Team MAZ Automotive Company refers you to an independent business (e.g. a car dealer, lender or credit card company) for a proposed transaction (e.g. a car purchase, loan or credit card), then the Team MAZ Automotive Company may collect from that independent business information regarding the transaction to update your confidential profile for use by Team MAZ Automotive Group as set out in this Privacy Policy.

## **4. How Team MAZ Automotive Group Uses Personal Information**

### **(a) General**

Each Team MAZ Automotive Company uses your personal information collected by the Team MAZ Automotive Company for purposes relating to or arising from your relationship and transactions with the Team MAZ Automotive Company and as otherwise set out in this Privacy Policy or permitted by applicable law, including:

- to administer your relationship with Team MAZ Automotive Group, including to create and manage your account or membership with Team MAZ Automotive Group and to contact and correspond with you regarding those matters;
- to facilitate your interactions and transactions with Team MAZ Automotive Group, including to process your applications, requests, orders and payments;
- to provide products and services to you;
- to process and respond to your inquiries, requests and other communications;
- to provide you with information (including by email and other electronic messages) regarding Team MAZ Automotive Group and its products and services and related products and services offered by other businesses, to the extent permitted by applicable law;
- to administer and facilitate your participation in contests and promotions related to Team MAZ Automotive Group;
- to maintain, protect and improve Team MAZ Automotive Group's products and services and to develop new products and services;
- to protect and enforce Team MAZ Automotive Group's legal rights, interests and remedies and to protect the business, operations and customers of Team MAZ Automotive Group or other persons; and
- to assist other Team MAZ Automotive Companies to collect, use, disclose and retain your personal information in accordance with this Privacy Policy.

### **(b) Team MAZ Automotive Group**

A Team MAZ Automotive Company may share your personal information with the entire Team MAZ Automotive Group, and the

Team MAZ Automotive Group may develop, maintain and share a confidential profile for you for use by each Team MAZ Automotive Company to provide information, products and services to you, to facilitate your dealings with each Team MAZ Automotive Company and as otherwise set out in this Privacy Policy.

### **(c) Interest-Based Advertising**

The Team MAZ Automotive Group may use interest-based advertising services (sometimes called “remarketing” or “retargeting”) provided by third party vendors (such as Google and Facebook) to display advertisements on third party websites and social media sites visited by users of a Team MAZ Automotive Group website. Advertising vendors (such as Google and Facebook) use cookies, pixels or tokens – unique identifiers of a web browser on a specific computer that are installed on the computer when it accesses Team MAZ Automotive Group websites – to display ads based on the computer’s past access to Team MAZ Automotive Group websites. You can opt-out of Google’s use of cookies by visiting Google’s Ads Settings. You can also opt out of a remarketing vendor’s use of cookies by visiting the Network Advertising Initiative’s consumer opt-out page.

## **5. How Team MAZ Automotive Group Discloses Personal Information**

### **(a) General**

Each Team MAZ Automotive Company discloses your personal information for purposes relating to or arising from your relationship and transactions with the Team MAZ Automotive Company and as otherwise set out in this Privacy Policy or permitted by applicable law.

### **(b) Specific Consents**

A Team MAZ Automotive Company may disclose your personal information in accordance with express or implied consents that you give during your interactions and transactions with the Team MAZ Automotive Company.

### **(c) Referred Transactions**

If a Team MAZ Automotive Company refers you to an independent business (e.g. a car dealer, lender or credit card company) for a proposed transaction (e.g. a car purchase, loan or credit card application), then the Team MAZ Automotive Company may disclose your personal information (including your credit score and related information) to the independent business to facilitate the proposed transaction. Team MAZ Automotive Group has no control over, or responsibility or liability for, the use, disclosure or retention of your personal information by the independent business, and the use, disclosure and retention of the disclosed information by the independent business is not subject to this Privacy Policy.

### **(d) Suppliers and Service Providers**

A Team MAZ Automotive Company may disclose your personal information to its suppliers and service providers (including fraud prevention services and payment processors) to assist the Team MAZ Automotive Company in the provision of information, products and services to you, to provide services to the Team MAZ Automotive Company, to assist the Team MAZ Automotive Company to use your personal information as set out in this Privacy Policy and as otherwise permitted by applicable law.

### **(e) Law Enforcement/Legal Disclosures**

A Team MAZ Automotive Company may disclose your personal information as required or authorized by applicable law, including to comply with a subpoena, warrant or court or arbitral order or litigation disclosure obligation. A Team MAZ Automotive Company may disclose your personal information to law enforcement agencies or other independent organizations if the Team MAZ Automotive Company reasonably believes the disclosure is necessary or appropriate in connection with national security, law enforcement or other issues of public importance, or if the Team MAZ Automotive Company reasonably believes the disclosure is necessary or appropriate to protect and enforce the Team MAZ Automotive Company’s legal rights, interests and remedies or to protect the rights, interests, business, operations or customers of the Team MAZ Automotive Company or other persons (including to detect and prevent fraud and other illegal activities, enforce any of the terms of use, terms of service or other agreements that govern access to or use of any of the Team MAZ Automotive Company’s products or services). A Team MAZ Automotive Company has no control over, or responsibility or liability for, the use, disclosure or retention of your personal information by the agencies, independent organizations or other persons to whom the Team MAZ

Automotive Company discloses the information in the foregoing circumstances, and the use, disclosure and retention of the disclosed information by those agencies, independent organizations or other persons is not subject to this Privacy Policy.

#### **(f) Business Transactions**

A Team MAZ Automotive Company may disclose your personal information in connection with a proposed or actual business transaction in which the Team MAZ Automotive Company is involved (such as a corporate amalgamation, reorganization, merger or acquisition, or the sale or transfer of some or all of the Team MAZ Automotive Company's business or assets), but the Team MAZ Automotive Company will require the information recipient agree to protect the privacy of your personal information in a manner that is consistent with this Privacy Policy and applicable law.

### **6. Location of Personal Information**

Team MAZ Automotive Group and its service providers may process, store and use your personal information at facilities in various countries, including Canada, the United States of America and one or more countries in Europe or Asia. The personal information protection laws of those other countries might be different from the laws of the jurisdiction in which you reside, and might permit courts, government, law enforcement agencies, regulatory agencies and security authorities to access your personal information without notice. By providing your personal information to a Team MAZ Automotive Company, you consent to the transfer of the personal information to facilities located in other countries and the processing and storage of the personal information at those facilities.

### **7. Retention of Personal Information**

Team MAZ Automotive Group retains your personal information for the period reasonably necessary for the purposes set out or referenced in this Privacy Policy and to comply with Team MAZ Automotive Group's legal obligations or enforce or protect Team MAZ Automotive Group's legal rights, or a longer period required or permitted by applicable law. Team MAZ Automotive Group will delete or dispose of your personal information when Team MAZ Automotive Group is no longer reasonably required to retain the information for the purposes set out or referenced in this Privacy Policy.

### **8. Protection of Personal Information**

Team MAZ Automotive Group uses reasonable safeguards – including administrative, physical and technical security and safeguarding measures – appropriate to the sensitivity of the personal information in Team MAZ Automotive Group's possession or under Team MAZ Automotive Group's control to help protect the information from unauthorized access, collection, use, disclosure, disposal or similar risks. Nevertheless, security risks cannot be eliminated and Team MAZ Automotive Group cannot guarantee that your personal information will not be used, disclosed or deleted in ways not otherwise described in this Privacy Policy.

### **9. Accuracy and Access to Personal Information**

Team MAZ Automotive Group will rely on you to ensure that your personal information that you provide to Canada Drives Group is as accurate, complete and up to date as necessary for the purposes for which Team MAZ Automotive Group uses the personal information. You will promptly notify Team MAZ Automotive Group of any changes to your personal information using the procedures made available for that purpose by Team MAZ Automotive Group or by contacting Team MAZ Automotive Group's customer service.

You may reasonably request access to your personal information collected by Team MAZ Automotive Group and information about Team MAZ Automotive Group's use, disclosure and retention of that personal information by submitting a written request to Team MAZ Automotive Group's Chief Privacy Officer using the contact information noted below. Subject to applicable exceptions and limitations prescribed by applicable law, you will be given reasonable access to your personal information and you will be entitled to verify the accuracy and completeness of your personal information and to have the information revised as appropriate. You may be required to pay a reasonable fee for access to your personal information. Team MAZ Automotive Group may decline to process a request that is unreasonably repetitive, frivolous, vexatious or impracticable, that infringes or jeopardizes the privacy of other persons, or for other reasons permitted by applicable law.

## 10. Non-Personal Information

Team MAZ Automotive Group creates and collects non-personal information (information that is not about an identifiable individual), including personal information that has been aggregated or otherwise depersonalized so that the information no longer relates to an identifiable individual. Team MAZ Automotive Group may use, disclose, transfer and retain non-personal information for any purpose and in any manner whatsoever. If non-personal information is combined with personal information, then Team MAZ Automotive Group will treat the combined nonpersonal information as personal information for the purposes of this Privacy Policy for as long as the nonpersonal information is combined.

## 11. Other Websites and Businesses

Team MAZ Automotive Group's websites and correspondence (including emails and messages) may include advertisements for products and services (e.g. car sales, personal loans and credit cards) offered by independent businesses or links to websites operated by independent businesses (e.g. car dealers, lenders and credit card providers). Team MAZ Automotive Group has no responsibility or liability for, or control over, those other websites, online services or businesses, their products or services, or their collection, use, disclosure or retention of your personal information. This Privacy Policy does not apply to the collection, use, disclosure and retention of your personal information by those websites, online services and independent businesses. If you have questions about how those websites, online services or independent businesses collect, use, disclose or retain personal information, please contact the owner or operator of the website, service or business.

## 12. Other Matters

### (a) Disclaimers, Liability Exclusions/Limitations and Disputes:

The agreements (including any subscription agreement, membership agreement or terms of service or use) that you accept when you apply, register for, order or use Team MAZ Automotive Group's products or services contain important provisions, including provisions disclaiming, limiting or excluding the liability of Team MAZ Automotive Group and other persons (including service providers) and provisions determining the applicable law and jurisdiction for the resolution of disputes. To the extent permitted by applicable law, each of those provisions applies to any dispute that may arise in relation to this Privacy Policy or Team MAZ Automotive Group's collection, use, disclosure and retention of your personal information, and are of the same force and effect as if they had been reproduced directly in this Privacy Policy. Nothing in this Privacy Policy amends any of those other agreements.

### (b) Changes to this Policy:

A Team MAZ Automotive Company may change this Privacy Policy from time to time by posting a new version of this Privacy Policy on the Team MAZ Automotive Company's website. A Team MAZ Automotive Company's collection, use, disclosure and retention of your personal information will be governed by the version of this Privacy Policy in effect at that time. Your continued dealings with a Team MAZ Automotive Company after any change to this Privacy Policy will signify your consent to the collection, use, disclosure and retention of your personal information as set out in the changed Privacy Policy. Accordingly, you should check the "Last Updated" date of this Privacy Policy (at the top of this Privacy Policy) and review any changes since the last version.

### (c) English Language:

You and Team MAZ Automotive Group have each expressly requested and required that this Privacy Policy and all other related documents be drawn up in the English language. Les parties conviennent et exigent expressément que cette Politique de Confidentialité et tous les documents qui s'y rapportent soient rédigés en anglais.

### (d) Contacting Team MAZ Automotive Group's Chief Privacy Officer:

If you have any comments or questions about this Privacy Policy or how Team MAZ Automotive Group deals with your personal information, please contact Team MAZ Automotive Group's Chief Privacy Officer by email at: [privacy@teammazautomotive.ca](mailto:privacy@teammazautomotive.ca)