

## MORGUARD FINANCIAL CORP.

### PRIVACY POLICY

This privacy policy applies to Morguard Financial Corp.'s web site. By using this web site, you agree to be bound by this privacy policy. This privacy policy has been developed by Morguard Financial Corp. ("Morguard") to comply with the *Personal Information Protection and Electronic Documents Act* ("PIPEDA"), federally enacted legislation which protects personal information and the way in which it is collected, used or disclosed, as well as any applicable privacy legislation in the province in which you reside. This Privacy Policy is effective January 1, 2004.

### COLLECTION OF PERSONAL INFORMATION

Morguard has implemented policies and procedures that will protect the personal information and privacy of visitors to Morguard's web site, which is an essential part of our service commitment. Morguard does not use or collect personal information of visitors unless the information is provided to Morguard on a voluntary basis. The information set out below outlines the manner in which Morguard protects the privacy of visitors to its web site. By accessing, browsing or using this web site, you acknowledge that you have read, understood and agreed with the provisions contained herein.

### VISITOR PRIVACY

Morguard respects the confidential nature of personal information such as your name, telephone number and e-mail and postal addresses. You may provide such information on our web site and we may use that information to provide services to you. We recognize our obligation to protect such information from misuse. Any information provided by web visitors is stored in a secure location on our servers, accessible only by the employees of Morguard, its affiliates or contractors, who have agreed to be bound by our privacy policy. Unless visitors to our web site have specifically consented, we will not release their personal information to third parties for marketing purposes. We will, however, disclose certain information to third parties when it is necessary for the provision of Morguard's services or if such release is required by law.

When you visit any Morguard web site, information may be collected automatically by the software that operates our web site (e.g. your internet service provider, the site from which you linked, the time and date of your visit). Our servers do not track, collect or distribute personal information about visitors to our web site. The information which is collected is used by our technical personnel to compile aggregate statistics about the pages most frequently visited, how long people visit each page and the total number of daily visitors to our site. None of the information that we report allows for the personal identification of individuals.

If the Morguard web site contains links to web sites other than those of our affiliates, we cannot be responsible for the privacy practices or content of such web sites.

### CONTACT INFORMATION

If you have any questions regarding this Privacy Policy or the privacy practices of Morguard Financial Corp., please contact Morguard's Privacy Officer at [privacymf@morguard.com](mailto:privacymf@morguard.com).