



**Carte**  
WEALTH MANAGEMENT INC.

425-6755 Mississauga Road  
Mississauga, ON L5N 7Y2  
Tel: (905)891-7171  
Fax: (905)238-8197

## PRIVACY PROTECTION NOTICE

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Carte Wealth Management Inc. has always been committed to protecting the privacy of client personal information. We are pleased to provide you with our Privacy Protection Notice. It describes how we collect, hold, use and when needed, disclose your personal information. We are providing this notice in accordance with the Personal Information Protecting and Electronic Act (Canada) and similar provincial privacy legislation. If you have any questions please contact us using the information provided at the end of this notice.

### **1. Client Record and Personal Information:**

The personal information collected about you for the purposes identified in this Privacy Protection Notice is held in a record called the "client record". The personal information in your client record may include your name, address and telephone number, social insurance number, birth date, driver's license, passport number, income, net worth, account holdings and the name, address and social insurance number of your spouse and beneficiary. Depending on the investment or service you request, additional personal information may be held in your client record. For example, if you have established a pre-authorized payment plan, your financial institution account number is recorded.

### **2. Providing Your Information to Carte Wealth Management Inc.:**

When you completed an application form or otherwise opened an account with Carte Wealth Management Inc., you or your Carte Wealth Management Inc. representative provided us with personal information including, where applicable, personal information concerning your spouse and beneficiary. You may have also provided us with information when you gave instructions to your representative about investments you had made or wished to make. Carte Wealth Management Inc. collects this personal information, holds it in your client record, uses it and when needed, discloses it for the purposes identified in this Privacy Protection Notice.

### **3. Collecting, Holding, Using and Disclosing Information in Your Client Record:**

Carte Wealth Management Inc. may collect, hold and use the information in your client record. It may also collect personal information from, and disclose personal information to, third parties for the following purposes:

- A. Identifying you and ensuring the accuracy of information contained in your client record.
- B. Establishing and administering your account, determining, maintaining, recording and storing account holdings and transaction information in your client record.
- C. Providing you and your Carte Wealth Management Inc. Representative with investment account statements and other information, which you or your representative may request as needed to service your account.
- D. Understanding your investment needs and eligibility for products and services and recommending particular products and services to meet your needs;
- E. Protecting you, your Carte Wealth Management Inc. Representative and Carte Wealth Management Inc. against error and fraud.
- F. Meeting the legal and regulatory requirements of various statutes including provincial securities legislation and federal money laundering regulations.
- G. Verifying information previously given by you with any other organization when necessary for the purposes provided in this Privacy Protection Notice.

**4.** Carte Wealth Management Inc. may collect personal information about you from third parties for the purposes identified in this Privacy Protection Notice. These parties include your Carte Wealth Management Inc. Representative, other financial institutions, mutual fund companies and others who represent that they have the right to disclose the information.

Carte Wealth Management Inc. may disclose to third parties personal information about you for the purposes identified in this Privacy Protection Notice. These parties include your Carte Wealth Management Inc. Representative,

your financial Representative's company, other financial institutions, account statement preparation and mailing companies, Canada Post, courier and document storage companies and mutual fund companies. Other third parties could include Canadian government agencies such as the Canada Revenue Agency and self-regulating agencies such as the Mutual Fund Dealers Association of Canada.

When Carte Wealth Management Inc. transfers personal information to its service providers, we ensure by contractual means, that the transferred personal information is used only for the purposes for which the service provider is retained. If you wish to withdraw consent to the continuation of this information sharing or discuss the implications of such withdrawal, please contact us through one of the means listed at the end of this notice. In some circumstances, legal requirements may prevent you from withholding consent. Your decision to withhold consent may limit our ability to deal with you and may also limit the products and services that we provide you, because the collection of information and the disclosure to certain third parties is a necessary part of making the product or service available to you.

**Your personal information will not be shared with sales representatives of any other company without your consent.**

#### **5. Using Your Social Insurance Number:**

Carte Wealth Management Inc. is required by law to use your Social Insurance Number to facilitate required tax reporting to the Canada Revenue Agency. It may also provide the number to third parties engaged to provide income tax reports.

#### **6. Employees and Representatives Who Have Access to Your Client Record:**

Carte Wealth Management Inc. employees and Representatives may have access to your client record provided they have a specific need to know in connection with the purposes identified in this Privacy Protection Notice. Access is permitted only to the extent necessary for such purposes.

#### **7. Location of Your Client Record:**

Your client records, in electronic or paper format, are kept at the offices of Carte Wealth Management Inc. and of your Carte Wealth Management Inc. Representative. Paper records forming part of your client record may also be kept in secure off-site storage. Your client record may be transferred to other locations for disaster recovery purposes.

#### **8. Right to Access and Rectify Personal Information:**

Except in limited circumstances prescribed by *the Protection of Personal Information and Electronic Documents Act (Canada)* and similar provincial privacy protection acts, you are entitled to access, through a written request, the personal information contained in your client record. You may verify this personal information and request that any inaccurate information be corrected. Please contact us through one of the means listed at the end of this notice. If your concerns have not been resolved to your satisfaction, you can contact Head Office, 425-6755 Mississauga Road, Mississauga, Ontario, L5N 7Y2. You may also send an email to [info@cartewm.com](mailto:info@cartewm.com).

#### **9. Changes to Your Personal Information:**

Please inform Carte Wealth Management Inc. promptly of any change in the personal information that you have previously provided. Contact information is provided below.

Carte Wealth Management Inc. appreciates your business and promises to handle your questions or input regarding personal information in a prompt and courteous manner.

Carte Wealth Management Inc. Head Office:

Telephone: (905)891-7171  
Toll-Free Telephone: 1-866-84-CARTE (22783)  
Fax: (905)238-8197  
Toll-Free Fax: 1-866-489-8197  
E-mail: [info@cartewm.com](mailto:info@cartewm.com)

Information on our privacy policy may also be found on our corporate website: [www.cartewm.com](http://www.cartewm.com).

Information on the Personal Information Protection and Electronic Documents Act (Canada) may be found on the Privacy Commissioner of Canada website: [www.privcom.gc.ca](http://www.privcom.gc.ca).