



Privacy

Last Update: OCT 15, 2013

PRIVACY STATEMENT FOR TECHONTARIO CUSTOMER PERSONAL INFORMATION

Protecting the privacy of our Customer is a matter of great importance to Techontario, Inc. (together with all successors and assigns, hereinafter "Techontario", "we", "us", "our"). We want our Customers to understand what personal information we collect and how we use it. To provide our Customers with transaction processing services and related products, including but not limited to credit card, debit card transaction processing services, as well as other value-added products and services that we may offer or that a Customers may request from us and we agree to provide to Customers from time to time (collectively, the "Techontario Services") as effectively and conveniently as possible, we may provide our affiliates (and other organizations that help us serve our Customers) with access to personal information provided to us in the course of our relationship with our Customers .

"Personal Information" is information about identifiable individuals directly connected with the Customers. The Customers and each such individual are collectively referred to herein as "you" or "your".

Your application for Techontario Services, and/or your continued use of the Techontario Services constitutes your consent to Techontario collection, use and disclosure of your Personal Information, as set out in this Privacy Statement. Please be advised that if you withdraw your consent to our collection, use and disclosure of your Personal Information in accordance with this Privacy Statement, we may not be able to provide you with the Techontario Services.

1. Why We Collect Your Information

We gather your Personal Information so we can: (i) evaluate the Customer's application for the Techontario Services; (ii) underwrite the Customer's account; (iii) process the Customer's transactions; (iv) manage all billing processes; (v) enable fraud protection and risk management processes; (vi) provide Customers account servicing; (vii) offer you other products and services; and (viii) support Techontario legal compliance obligations.

2. Confidentiality and Security

Within Techontario and our affiliates, we restrict access to your Personal Information to those employees who need to know that information to provide products and services to you. We have established physical, technical and administrative security processes that are commensurate with the sensitivity of the information collected to safeguard Personal Information and we employ an independent auditing firm to test the effectiveness of the systems and practices that we have in place. Recognizing that technology is continually developing, Techontario implements new procedures and technology improvements on an ongoing basis to further safeguard your Personal Information.

3. What Information We Collect and How We Collect It

During the course of our relationship with the Customers, we may collect the following types of Personal Information about you in the following ways:

- Personal Information, such as your date of birth, home address, home and mobile phone numbers, social insurance number, driver's license information and other identifying information that Techontario receives from time to time from the Customers on the application form, on other forms or otherwise;
- Personal Information that may be delivered in connection with the Customer's transactions with Techontario;

- Credit and financially-related Personal Information that Techontario receives from consumer reporting agencies, such as credit bureau reports and other information relating to credit-worthiness; and
- Credit and financially-related Personal Information that Techontario receives from other sources, such as the Customer's financial institution.

What Information We Disclose

Your Personal Information is disclosed to affiliates of Techontario and other third parties to provide you with the Techontario Services. For example, certain Techontario Services are provided to you through Techontario affiliates, and it may be necessary to share your Personal Information with these affiliates. Techontario may also disclose your Personal Information to third parties in the normal course of business, including but not limited to: (i) payment networks, and the members of such networks; (ii) electronic funds transfer networks; (iii) clearing and settlement banks; (iv) service companies that perform business operations for Techontario, including but not limited to account statement preparation and mailing services; (v) Techontario marketing partners who will advise you of new products and services from Techontario to assist in the growth and development of your business; (vi) courts, independent auditors, law enforcement agencies and other governmental authorities, bodies or agencies in response to subpoenas, to prevent fraud, during the course of an audit or examination or as required by law; and (vii) collection agencies, credit reporting agencies, business credit bureaus or other parties associated in collecting any debt owed by the Customers to us.

Techontario requires all such third parties to maintain the confidentiality of information provided to them by us. Service companies and marketing partners are also prohibited from using Personal Information for any reason other than to provide the specific products or services intended. Techontario reserves the right to transfer Personal Information in connection with the sale of all or part of its business or assets.

5. Additional Rights and Modifications

This Privacy Statement does not apply to your relationship with your customers, your financial service providers or with your other vendors. We may amend this Privacy Statement at any time, and will post the amended Privacy Statement on our Internet website at www.aannex.net.

6. Want to Learn More?

If you would like to learn more about how we use your Personal Information to deliver you with the best services and products, please contact us during regular business hours.