

**THREE POINT CAPITAL GROUP OF COMPANIES**  
**PRIVACY POLICY**

THIS SECTION APPLIES TO INVESTOR CLIENTS THAT ARE INDIVIDUALS, NOT CORPORATE CLIENTS.

The Personal Information Protection and Electronic Documents Act (the Act) regulates the way private sector corporate and not-for-profit organizations collect, use and disclose personal information.

The Act's main objective is to ensure personal information collected from clients is used for its stated purpose and to safeguard such information.

"Personal Information" is defined as information about an "identifiable individual." This includes such things as age, weight, height, medical records, income, education, home address and home phone number. It does not cover general contact information such as name, title, business address, business phone number, etc.

Three Point recognizes the importance of privacy and recognizes the sensitivity of personal information received by it in the conduct of its business. This policy has been prepared with this objective in mind.

*The Need for Personal Information*

Three Point has collected personal information from its clients in order to be able to meet certain regulatory requirements and to help evaluate the suitability of investments made by clients. This information will necessarily include personal information about Three Point's clients and about certain individuals other than Three Point's clients (e.g. persons with trading authority over the account).

*Collection, Use and Disclosure of Personal Information*

Where practical, Three Point will try to collect personal information directly from the person to whom the information pertains. Where necessary, Three Point will collect personal information from other sources. Three Point will collect only the personal information necessary for the purposes stated in the previous paragraph.

The Act provides that an individual is deemed to consent to the collection, use or disclosure of personal information about that individual for a particular purpose if the individual voluntarily provides the information for that purpose and it is reasonable that a person would voluntarily provide that information.

By subscribing for shares in Three Point Capital Corp., Three Point considers that account holders have consented to the collection, use or disclosure of the individual's personal information, as necessary, to properly represent the individual in these financial and investment matters.

Where necessary to fulfil Three Point's obligations to its clients, it is our policy to collect personal information about individuals other than our clients in accordance with the provisions of the Act.

When Three Point collects personal information about individuals directly from them, except in situations when the consent to the collection is deemed, Three Point will tell them the purpose for which the information is collected and the name of a person who can answer questions about the collection.

Obtaining consent from the individual after disclosure of the purpose to which the personal information is collected, used and disclosed is a key element of the Act. However, this obligation is not absolute. The Act also permits Three Point to collect, use or disclose personal information about an individual in some circumstances without the individual's consent. Such circumstances include (but are not limited) to:

- The collection, use or disclosure is clearly in the interests of the individual and consent cannot be obtained in a timely way;
- Collection, use, or disclosure is reasonable for the purposes of an investigation or proceeding;
- The personal information is available to the public from a prescribed source; or
- The collection, use or disclosure is required or authorized by a Federal or Provincial statute or regulation.

When Three Point collects, uses or discloses personal information, it will make reasonable efforts to ensure that the personal information is accurate and complete. The Act also allows Three Point, for legal or business purposes, to retain personal information for as long

as is reasonable but also imposes obligations upon Three Point to ensure that procedures are in place to destroy the personal information when it is no longer required.

### *Security of Personal Information*

Three Point recognizes its professional and legal obligations to protect the confidential information of our clients. Three Point also recognizes its legal obligations to protect the personal information we have gathered about clients and about other individuals during the course of our business.

Three Point has made arrangements to secure against the unauthorized access, collection, use, disclosure, copying, modification, disposal or destruction of personal information.

### *Requests for Access to Personal Information*

Pursuant to the Act, an individual may submit a written request to Three Point to provide them with:

- A record of their personal information under Three Point's custody or control;
- Information about the purposes for which their personal information under Three Point's custody or control has been and is being used by Three Point; and
- The names of persons to whom and the circumstances in which their personal information has been and is being disclosed by Three Point.

Three Point will respond to requests in the time allowed under the Act and will make a reasonable effort to assist applicants and to respond as accurately and completely as reasonably possible. Requests may be subject to certain fees and disbursements in accordance with the provisions the Act.

An individual's ability to access his or her personal information under Three Point's control is not absolute. The Act provides that Three Point must not disclose personal information where:

- The disclosure could reasonably be expected to threaten the safety or physical or mental health of an individual other than the individual who made the request;
- The disclosure would reveal personal information about another individual and consent is

not obtained; or

- The disclosure would reveal the identity of an individual who has in confidence provided Three Point with an opinion about another individual and the individual providing the opinion does not consent to the disclosure of his or her identity.

The Act further provides that Three Point may choose not to disclose personal information where:

- The personal information is protected by any legal privilege;
- The disclosure of the information would reveal confidential commercial information and it is not unreasonable to withhold that information;
- The personal information was collected by Three Point for an investigation or legal proceeding;
- The disclosure of the personal information might result in similar information no longer being provided to Three Point when it is reasonable that it would be provided;
- The personal information was collected or created by a mediator or arbitrator in the conduct of a mediation or arbitration for which he or she was appointed to act under an agreement, under an enactment or by a court; or
- The personal information relates to or may be used in the exercise of prosecutorial discretion.

The above examples are not exhaustive and clients are encouraged to examine the provisions of the Act for a complete list.

### *Requests for Correction of Personal Information*

An individual may also submit a written request to Three Point to correct errors or omissions in the personal information of the individual that is in Three Point's custody or control. When provided with a written request, Three Point will:

- Correct the personal information and, if reasonable to do so, send correction notifications to any other organizations to whom the incorrect information was disclosed; or

- Decide not to correct the personal information but annotate the personal information that a correction was requested but not made.

### *Contacting or Communicating With Three Point*

If a client has any questions with respect to Three Point's policies concerning the handling of personal information or if a client wishes to request access to or correct their personal information under Three Point's care and control, please contact Three Point's Privacy Officer at:

Leanne Wilson  
Privacy Officer  
Three Point Capital Group of Companies  
#210-1980 Cooper Rd  
Kelowna, BC V1Y 8K5

E-mail communications may be sent to [Leanne@threepointcapital.ca](mailto:Leanne@threepointcapital.ca)

If a client is dissatisfied with Three Point's handling of their personal information, we invite the client to contact Three Point's Privacy Officer in writing, setting out the reasons for the concern. If the client remains dissatisfied after the Privacy Officer has reviewed and responded to their concern, the client may wish to contact the Office of the Information and Privacy Commissioner at:

**P.O. Box 9038, Stn Prov Govt  
Victoria, BC V8W 9A4  
Tel: (250) 387 5629  
Fax: (250) 387 1696**