

## 4649766 Nova scotia Limited PRIVACY POLICY

2025



**OUR COMMITMENT TO PROTECT YOUR PRIVACY** 

Your privacy is important to us. This privacy policy explains the personal data 4649766 Nova scotia Limited

processes, how 4649766 Nova scotia Limited processes it, and for what purposes. It is in line with EU, and

Canada privacy laws such as General Data Protection Regulation, and the Personal Information Protection and

Electronic Documents Act (PIPEDA). This policy should be read together with the Terms of Use for 4649766

Nova scotia Limited products and services. Where there is a conflict, this policy will prevail. This policy applies

to all customers and visitors of www.ns4649.com.

This Privacy Policy applies in addition to, and does not limit, our rights and obligations under the Canadian and

other applicable laws.

By accessing or using any of our Services, you accept and signify your consent to the practices described in this

Privacy Policy. If you do not agree with the policies and practices contained in this Privacy Policy, your choice

is not to use this Site or the Services in connection with this Site.

PERSONAL INFORMATION WE COLLECT

When you visit the Site, we automatically collect certain information about your device, including information

about your web browser, IP address, time zone, and some of the cookies that are installed on your device.

Additionally, as you browse the Site, we collect information about the individual web pages or products that

you view, what websites or search terms referred you to the Site, and information about how you interact with

the Site. We refer to this automatically-collected information as "Device Information."

We collect Device Information using the following technologies:

- "Cookies" are data files that are placed on your device or computer and often include an anonymous unique

identifier. For more information about cookies, and how to disable cookies,

visit http://www.allaboutcookies.org.

- "Log files" track actions occurring on the Site, and collect data including your IP address, and date/time

stamps.

Additionally, when you open an account we collect certain information from you including your name,

residential address, date of birth, profession, as it is required by the governing law of our operation. We refer

to this information as "Account opening Information."

When making a transaction through the Site, we may collect certain information from you, including

beneficiary name, address, purpose (including credit card numbers), email address, and phone number. We

refer to this information as "Transfer Information."

When we talk about "Personal Information" in this Privacy Policy, we are talking both about Account Opening

Information and Transfer Information and referring to it as "Client information".

HOW DO WE USE YOUR PERSONAL INFORMATION?

We use the Client Information that we collect generally to open the account for the client and remit the funds

of the client's order placed through the Site (including processing your transfer information and providing you

with transfer confirmations). Additionally, we use this Order Information to:

Communicate with you;

To provide you with requested services;

To manage your account with 4649766 Nova scotia Limited;

• To respond to questions, comments or concerns regarding 4649766 Nova scotia Limited;

Screen our transactions for potential risk or fraud; and

When in line with the preferences you have shared with us, provide you with information or

advertising relating to our products or services.

We use the Device Information that we collect to help us screen for potential risk and fraud (in particular, your

IP address), and more generally to improve and optimize our Site (for example, by generating analytics about

how our customers browse and interact with the Site, and to assess the success of our marketing and

advertising campaigns). We may also use your device information in order to provide you with targeted

advertisements or marketing communications we believe may be of interest to you.

INFORMATION ABOUT YOUR USE OF THE 4649766 Nova scotia Limited SERVICES

Usage and Automatically Collected Information

When you access or use our Services, we automatically collect information about you, including:

Financial Information: We collect financial information related to your use of the Services

Log Information: We collect log information about your use of the Services, including the access times,

pages viewed, your IP address.

Device Information: We collect information about the computer or mobile device you use

Activities on the Site: We collect records of activities on the Site, including, your account details, the

time, value and currency of any deposit, or transaction made and the payment method.

Location Information: In accordance with your device permissions, we may collect information about

the geo-location of your device.

Information Collected by Cookies and Other Tracking Technologies: We use different technologies to

collect information including cookies. You can find out more about 4649766 Nova scotia Limited use

of cookies and similar technologies in our Cookie Policy.

SHARING YOUR PERSONAL INFORMATION

We share your Personal Information with third parties to help us use your Personal Information, as described

above. For example, we may be asked from banks to share your information related to a transaction connected

to you.

We also share your Personal Information to comply with applicable laws and regulations, to respond to a

subpoena, search warrant or other lawful request for information we receive, or to otherwise protect our

rights.

Finally, we use all your transaction information for reporting it to the relevant authorities per the requirement

of our license.

**SHARING INFORMATION OUTSIDE CANADA** 

**SINS** 4649

We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT

servers may be located outside Canada.

We may also disclose personal information to third party suppliers and service providers located overseas for

the purpose of providing the service you have requested.

THIRD-PARTY BILLING

We may work with agents, service providers, affiliates, or other third-party providers that store and receive

data, reports, and other user information sent by your browser or mobile device, including the pages you visit,

your use of our Site, your use of third-party applications, and other information that we may use to analyse

and improve the Site or the Services. These third parties may use both temporary and permanent cookies. We

do not have control over how third parties use your information. We will not be liable for any loss resulting

from the use of personal information by third parties. Please check their websites for information about how

the third parties use your information.

Our Site or Services may contain links to third-party websites. We are not responsible for the way third-party

websites collect or use your personal identification information or user information. We encourage you to

review the privacy policies of third-party websites that you visit or use, including those you interact with

through our Site or Services.

**YOUR RIGHTS** 

If you are a European resident, you have the right to access personal information we hold about you and to

ask that your personal information be corrected, updated, or deleted. If you would like to exercise this right,

please contact us through the contact information below.

Additionally, if you are a European resident we note that we are processing your information in order to fulfill

contracts we might have with you (for example if you make an order through the Site), or otherwise to pursue

our legitimate business interests listed above. Additionally, please note that your information will be

transferred outside of Europe, including to Canada.

4649766 Nova scotia Limiter

In addition, if you reside in the European Economic Area or Switzerland, you also have the following rights:

You have the right to complain to the data protection authority about our collection and use of your personal

information. For more information, please contact your local data protection authority. (Contact details for

data protection authorities in the European Economic Area, and certain non-European countries (including the

US and Canada) are available here <a href="https://ec.europa.eu/justice/article-29/structure/data-protection-">https://ec.europa.eu/justice/article-29/structure/data-protection-</a>

authorities/index en.htm

**DATA RETENTION** 

When you place an order through the Site, we will maintain your Order Information for our records unless and

until you ask us to delete this information.

**MINORS** 

The Site is not intended for individuals under the age of 18.

**CHANGES** 

We may update this privacy policy from time to time in order to reflect, for example, changes to our practices

or for other operational, legal or regulatory reasons. By continuing to engage us or use our website you will be

deemed to have accepted the updated Privacy Policy.

**CONTACT US** 

For more information about our privacy practices, if you have questions, or if you would like to make a

complaint, please contact us by e-mail at <a href="mailto:info@ns4649.com">info@ns4649.com</a>

or by mail using the details provided below:

4649766 Nova scotia Limited

202 Brownlow Avenue, Suite 400,

Dartmouth, NS B3B 1T5

Canada

