

Videocho Privacy Policy

Privacy Policy Updated March 2019

This agreement is governed by the laws of Canada and the laws of the province in which you obtain the Company's services. Any dispute concerning this agreement shall be determined by binding arbitration under the applicable arbitration legislation.

You hereby consent to Videocho, (which includes affiliates, subsidiaries and related organizations) collection, use and disclosure of your personal information for the purposes of: obtaining a credit report or related financial history; verifying the information you have provided in conjunction with this application; administering, servicing and enforcing your Assigned Artist Advance; collecting outstanding debts; meeting legal, regulatory, security and processing requirements; and otherwise with your consent as described in our Privacy Policy or as permitted or required by law.

You further agree that Videocho may disclose your personal information to and collect your personal information from affiliates, subsidiaries, credit bureaus, potential creditors and reporting agencies, businesses and financial institutions with whom you have had or may have a financial relationship and other references you have provided in support of this application for the purposes described above.

Your consent is effective from the date hereof and shall continue for as long as necessary to fulfill the purposes for which it was collected and to comply with applicable laws. Your consent remains valid after the termination of our relationship with you. Social Insurance Numbers, birth dates or other identifiers, if collected, may be used to verify your identity. If you have provided personal information relating to a third party, you must obtain consent from that individual.

By signing below, you consent to receiving transactional messages and account alerts by telephone, SMS (text message), voice message and email at the contact information you have provided. Unless you opt out by calling **(416) 248-0419**, Videocho may also use your personal information to offer you incentives, advertising promotions and information regarding our products and services. If you have any questions, please contact our Privacy Office Attention President at **(416) 248-0419**. Visit our website (www.videocho.com) for a copy of our Privacy Policy.

Full Privacy Policy

Videocho Management Corporation, including its affiliates, subsidiaries and related organizations ("Videocho", "we", "us" or "our"), have provided this Privacy Policy ("Policy") to describe our personal information handling practices, and to assure you of our continuing commitment to protect all personal information that we handle in the course of commercial activities. "Personal information", as used in this Policy, means information about an identifiable individual, but does not include an individual's business contact information.

Our Policy applies to all former, current and potential customers and may change from time to time. We reserve the right to update or modify this Policy at any time, with or without notice. If we use or disclose personal information for purposes materially different than those described in this Policy, we will make reasonable efforts to notify affected customers, including posting a revised Policy on this website.

Purpose

We collect and use your personal information for administering our businesses, which include brokering professional entertainment services, funding new and emerging Artists and Start-up entertainment companies as well as providing financial services to our customers. We collect personal information from your application, through references, employers and other financial institutions you have identified as well as credit bureaus and other third-party sources:

We may collect personal information for purposes such as the following:

- to manage and promote our business activities;
- to verify your identity and determine your eligibility for products and services;
- to open and administer accounts and to provide any requested products or services;
- to evaluate current and ongoing creditworthiness and other requirements and to determine your eligibility or suitability for products or services;
- to advertise, market and promote our products and services to customers who have not opted out of such communications, including by mail, email and telephone, including automatic dialling and announcing devices;
- to collect outstanding debts;
- to protect our business interests and our customers, including detecting and preventing fraud and other unauthorized or illegal activities;
- to maintain business records for reasonable periods to meet legal and regulatory record retention requirements; and
- for other purposes with your consent or as permitted or required by law.

Collection

We limit the amount and type of personal information collected to that which is necessary, and we collect personal information by fair and lawful means. Personal information that we collect includes:

- customer name and contact information, including mailing address, telephone number, fax number and/or email address;
- additional information for identity matching and credit check purposes, such as occupation, name of employer, names and contact information for references, assets, liabilities, income, previous address, number of dependents, Social Insurance Number (if provided), date of birth or driver's license number;
- information about the account or loan, such as current and historical account or Artist Advance information, balance and indebtedness, account transaction history and similar information, and records relating to the handling of any inquiries or complaints;

- payment-related information, such as banking information; and
- such other information we may collect with your consent or as permitted or required by law.

Disclosure

We may disclose personal information under the following circumstances:

- to credit bureaus, credit reporting agencies and to your current or future creditors for the purpose of maintaining your credit history and providing credit references;
- to financial institutions for payment processing purposes;
- to a prospective seller or buyer of any business or asset or where personal information about customers will be a transferred asset;
- to service providers or other third-party organizations to perform functions on our behalf. We use contractual or other means to ensure that a comparable level of protection is provided. Some of our service providers may be located in the United States and will be subject to applicable legal requirements in that country including lawful requirements to disclose personal information to government authorities in certain circumstances.
- to third parties as reasonably necessary:
 - to enforce your contracts or collect on a payment of a debt owed to us;
 - for the purposes of detecting and preventing fraud;
 - in connection with audits;
 - for the purposes of meeting legal, regulatory, industry self-regulatory, risk management and security requirements;
- unless you have opted out [by clicking on the ‘Unsubscribe’ button OR by calling **1 (416) 248-0419** (a) to our affiliates, subsidiaries or related organizations to enable them to offer you additional products and services, (b) to selected third parties (including insurance partners or other lenders) who may use it to contact you, as permitted by law, in relation to offers they feel might interest you; and
- for other purposes with your consent or as permitted or required by law.

Safeguards

We use safeguards and other security standards to ensure that all personal information in our custody and control is protected against loss or theft, as well as unauthorized access, disclosure, copying, use or modification, regardless of the format in which the information is held. Safeguards will vary depending on the sensitivity, format, location, and storage of your personal information. Authorized employees and agents who require access to fulfill their job requirements will have access to personal information.

Websites and E-Mail Communication

We do not guarantee the confidentiality of any communications made by you via e-mail or otherwise through our website. If you wish to provide us with information of a confidential or sensitive nature, please contact us directly by telephone to arrange for delivery/transmission of such information by secure means.

We use cookies and other tracking technologies to improve your experience on our website, to facilitate the online application process and for internal research and reporting purposes. A “cookie” is a bit of information that a website sends to your web browser that helps the site remember information about you and your preferences, such as your IP address and the pages of the website that you visit. You can set your browser to notify you when you receive a cookie or to refuse cookies altogether. However, if you refuse cookies, you may be unable to use certain features of our website.

Our website may contain links to third party websites. These websites are not governed by our Policy and we are not responsible for any personal information you provide. We encourage you to read the privacy policy of every website you visit.

Consents

Consent can be express or implied. You may provide your consent in some circumstances where notice has been provided to you about our intentions with respect to your personal information and you have not withdrawn your consent for an identified purpose, such as by using an ‘opt-out’ option provided, if any. By submitting your personal information to us, you consent to the collection, use and disclosure of such personal information as described in this Policy or otherwise at the time of collection. If you provide us with personal information of another individual, you are deemed to have obtained consent from such person. Subject to legal or contractual requirements and reasonable notice, you may withdraw your consent at any time by contacting our Privacy Officer. If you withdraw your consent, we may be limited or unable to provide you with certain services or information.

Contacting Us

We may establish and maintain a file containing your personal information for the purposes described in this Policy, which will be accessible at in our data servers. You may request access to or correction of your personal information. Requests must be made in writing and addressed to our Privacy Officer.

We will respond to written requests within a reasonable time (generally 30 days). Copies of records containing personal information may be subject to a fee. We will use our best efforts to ensure that personal information is accurate, complete, and up-to-date and will take reasonable efforts to verify your identity before granting you access or making any corrections. If you successfully demonstrate the inaccuracy or incompleteness of any of your personal information, we will amend the information as required.

If we refuse access to personal information or disagree with an assertion that information held by us is incorrect, we will provide a written explanation for such refusal. Your right is subject to applicable law. If you are not satisfied with our response, you may contact the Office of the Privacy Commissioner of Canada at 1-800-282-1376 or at www.privcom.gc.ca as an alternative.