

THE WAJAX LIMITED PRIVACY PROTECTION PLEDGE

At Wajax, we respect your privacy both as a business practice and as a matter of compliance. That is why we have developed The Wajax Limited Privacy Code which specifies Wajax's guidelines for the collection, use and disclosure of your personal information.

We have also developed The Wajax Privacy Protection Pledge. We want you to understand the purposes for which we collect personal information. We also want to make certain that we have your consent to continue to collect, use and disclose your personal information for those purposes.

The following is a brief synopsis of our privacy practices:

Why do we need to collect your personal information?

If you are a Wajax customer, Wajax may have collected some basic information about you for the following purposes:

- To understand your needs and determine eligibility and suitability for services and credit programs on offer and to perform related credit checks for making sound credit decisions
- For shipping, billing and collection purposes
- To protect you and Wajax against error
- For financial reporting and auditing purposes
- As required to comply with legal requirements

If you are a Wajax employee, Wajax may have collected personal information for the following purposes:

- To communicate with you in a timely and efficient manner
- To administer and/or oversee the administration of pension and benefits programs
- For payroll and tax reporting purposes
- To comply with legal requirements
- For emergency contact purposes

When do we disclose personal information?

Wajax may, as required, disclose personal information to other organizations, including credit and collection agencies, guarantors, and third party agents and service providers with whom Wajax maintains business relationships for the purposes set out in this pledge.

How do we protect your personal information?

In order to protect your personal information, Wajax:

1. will not collect, use or disclose your personal information for any purpose other than those identified above, except with your further consent;
2. will protect your personal information with appropriate security safeguards;
3. will protect the confidentiality of your personal information when dealing with other organizations;
4. will strive to keep your personal information as accurate and up to date as is necessary for the purposes identified above; and
5. will honour any request you may make for access to your personal information.

Your consent and your choices

Your implied consent to our collection, use, and disclosure of your personal information for the purposes identified above, and in a manner consistent with the Wajax Limited Privacy Code, has been assumed. However, you do have choices and you may refuse to provide your personal information to us or you may withdraw your consent at any time, subject to legal or contractual restrictions and reasonable notice. Note, however, that we may not be able to provide you with products or services without your consent.

If you have any questions or concerns about our personal information management system, please contact the Wajax Privacy Officer at 1-888-504-9941 or via e-mail at privacy@wajax.com.

A complete copy of the Wajax Limited Privacy Code can be viewed at www.wajax.com.