



## Privacy Agreement

Davis + Henderson provides products and services to Canadian consumers on behalf of our customers – Canadian financial institutions and software publishers. In order to provide you with the products and/or services you have requested, either through your financial institution or directly with us, Davis + Henderson must collect personal information. This Privacy Agreement describes the information we collect and how we use it.

In this Agreement, "we", "our" and "us" means Davis + Henderson; "you" and "your" mean an individual who has placed an order with us for any personal or small business product or service offered by us ("Service"), either directly or through a financial institution.

### Collecting and Using Your Information

Davis + Henderson is an authorized service provider to Canadian financial institutions and software publishers. In order to fulfill your request, Davis + Henderson must collect certain personal information about you. We consider all of the information we collect – including, but not limited to, your name, address, and account number – as personal information and treat it accordingly.

We gather personal information either directly from you or from your financial institution when you place an order for a product or service managed by Davis + Henderson. When you place an order for products and/or services provided by Davis + Henderson, you agree that:

- We may collect some or all of the following personal information about you:

*For the purpose of adding personalization to your cheques and/or chequing related products, and for the purpose of delivering your order to you, we will need to ask for your:*

- Name
- Address
- Telephone number (optional)
- Email address (optional)
- Account number

*For the purpose of billing you for your order, we will need to ask you for:*

- Account number or,
- For certain products where an option is available to pay by credit card, your credit card number and expiry date

*If you have requested, through your financial institution, that we manage the switching of preauthorized payments on your behalf, we will also need to ask you for the following information:*

- Biller information (The name of the service provider and your account number with that service provider)
- For the purpose of verifying your order information and/or confirming the authenticity of the order, we may disclose your personal information to your financial institution or use a third party authentication service provider.
- We may retain any personal information we have collected from you for a period of up to five years. This information is retained solely for the purpose of facilitating future reorders and managing any enquiries from you relating to the order.
- When you place an order with Davis + Henderson, either through your financial institution or directly with us, the cost of your order is usually handled as a direct charge to your account unless the account you are ordering cheques for includes free cheques as part of the service. By placing your order with us, you are consenting to Davis + Henderson charging the associated cost of your order directly to your account unless alternative payment arrangements have been made in advance.
- Davis + Henderson does not collect or use customer Social Insurance Numbers (SIN).
- We may monitor or record any telephone call we have with you and the recording of the call may be retained. Monitoring and recording of calls is done to establish a record of the information you provide; to ensure that instructions are properly followed; and to ensure customer service levels are maintained. We will inform you of the possibility that your call is being monitored or recorded prior to proceeding with the call.

## **Disclosing your Information**

### ***Outside Service Suppliers***

In some cases, we may use third party service providers to assist in providing you with the requested service and you agree that we may release information about you to them for the purpose of facilitating your request.

- When we contract our suppliers to provide specialized services, they are given only the information required to perform those services. They are prohibited from storing, analyzing or using any information provided for purposes other than to carry out the service for which they have been contracted to provide. Our suppliers and their employees are required to protect your information in a manner that is consistent with the privacy policies and practices that Davis + Henderson has established.
- Except for this purpose, we will not sell, rent, or otherwise share information about you to other companies.

### **Our Employees**

As a condition of employment, all employees of Davis + Henderson are required to comply with the privacy standards we have established and the principles of ethical behaviour we have set out in our internal Code of Business Conduct and Ethics. Employees are required to sign a confidentiality or non-disclosure agreement that prohibits the disclosure of any customer information to unauthorized individuals or parties. Unauthorized access to, and/or disclosure of, customer information by an employee of Davis + Henderson is strictly prohibited. All employees are expected to maintain the confidentiality of customer information at all times and failing to do so will result in appropriate disciplinary measures, which may include dismissal.

### **Refusing or Withdrawing Consent**

We only collect information required to fulfill your requests. By placing an order with your financial institution or directly with us, you are consenting to our collection and use of your information for this purpose.

At any time in the future, you may withdraw your consent to further collection, use or disclosure of information by giving us reasonable notice. Please note, however, that the withdrawal of your consent may affect our ability to provide you with some products, services or information. We will act on your instructions as quickly as possible.

If you wish to withdraw consent as outlined in this Agreement, you may do so at any time by contacting our Privacy Officer at:

Suite 201 – 939 Eglinton Ave East  
Toronto, Ontario M4G 4H7  
Fax 416-696-9199  
Email [privacy.officer@dhltd.com](mailto:privacy.officer@dhltd.com)

Remember that an email sent over the Internet is generally unencrypted. We recommend that you do not include confidential information (such as bank account numbers) in those messages.

### **Updating this Agreement**

You acknowledge that we may amend this Agreement from time to time to take into consideration changes in legislation or other issues that may arise. Because we provide products to you on behalf of Canadian financial institutions and software publishers, any change to Davis + Henderson policies regarding how personal information is used requires the prior approval of these partners.

If our information practices change at any time, we will post the revised Agreement on our website at [www.chequeselect.com](http://www.chequeselect.com), [www.dhltd.com](http://www.dhltd.com) or [www.dhif.com](http://www.dhif.com). We may also send it to you by mail at your request.

## **Privacy and 'Cookies'**

A "cookie" is a small file placed on your computer hard drive that contains pieces of information created by a web server when you visit a web site. The file typically contains encoded information about how and when you use the site. There are two types of cookies: "session cookies" and "persistent cookies":

**Session cookies** store information only for the length of time you are connected to a web site. When you leave the site, session cookies expire and the originator of the cookie no longer has the information that was contained on it.

**Persistent cookies** are written onto your hard drive and are more permanent. They can be re-read when you return to the site that placed them on your computer hard drive.

Davis + Henderson only uses session cookies. They are used to track the pages that are visited within our site to diagnose any problems that may occur and to better understand web site usage in order to improve site design and layout.

We do not use cookies to collect information about identifiable individuals, retrieve data from your hard drive or to obtain your email address or other personal information. Nor do we use cookies to offer products and services to individuals. If this changes in the future, we will post appropriate information on this page.

You can choose not to accept cookies by setting your browser options to either inform you when cookies are being sent or to deny cookies altogether. Use of our sites requires session cookies to be enabled in your web browser.