

Privacy Policy

The protection of your privacy and the confidentiality of your data are paramount to Demers Beaulne, s.e.n.c.r.l. (hereinafter referred to as "DB," "we," "our"). For this reason, we have implemented protective measures and sound management practices for your personal information in accordance with applicable laws.

This Privacy Policy (hereinafter referred to as the "Policy"), which should be read in conjunction with the terms of use of our websites and the professional service agreements entered into with DB, sets out our practices for protecting personal information applicable to the following websites (collectively referred to as the "Website"):

- www.demersbeaulne.com;
- www.noa.demersbeaulne.com;
- www.faillite.com.

This Policy does not apply to personal information of DB employees, representatives, and consultants, nor to any other individuals affiliated with DB, and it does not cover information that does not qualify as personal information as defined by applicable law.

Furthermore, this Policy does not extend to third-party websites that you may access through links or references made available on our Website. Such websites, which are neither operated nor controlled by DB, are governed by entirely separate and independent privacy policies from ours. Therefore, we assume no responsibility for the content and activities of these websites.

What is the purpose of the Policy?

This Policy sets out how DB collects, discloses, processes, and protects your personal information and when we may need to disclose it to subcontractors or third parties.

The term "personal information" refers to any information about an individual that reveals something about that person's identity, characteristics, or activities whether directly or indirectly. For example, this could include your name, date of birth, personal email address, financial information, or personal identification numbers.

Your consent and what it entails

By providing your consent, you authorize us to collect and process your personal information as necessary to provide our services to you. However, if you provide us with personal information about other individuals, you must ensure that you have duly informed them that you are providing their information to us and have obtained their consent for such communication.

DEMERS BEAULNE, LLP

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DEMERSBEAULNE.COM



By browsing or using our Website or using our professional services, as well as any associated media, printed materials, and online or electronic documentation, you consent that we may collect, use, process, disclose, and retain your personal information in accordance with this Policy.

If you do not agree to abide by and be bound by this Policy, you are not authorized to visit, access, or use our Website or services, nor to share your personal information with us.

Please be aware that you always retain control over your personal information, and your consent can be withdrawn at any time by contacting us as set forth in the "How to Contact Us?" section. We will ensure to honor your choice in accordance with our legal obligations.

What personal information do we collect?

In the course of operating our business, we may collect, process, and use different types of personal information. We strive to limit the amount of personal information that we collect to what is necessary for the provision of our services or as permitted by law. The personal information we collect includes:

Through our Website:

- Contact information, such as your name, email address, and the name of your company, to subscribe to our newsletter;
- Automatically collected information when using the Website and our services, including:
 - Connection information and other details about your activities on the Website, such as your IP address, pages you visited, the time and date of your visits, the type of browser you are using, your device's operating system, and other hardware and software information;
 - Geolocation data, such as your IP address, precise or approximate location determined from your IP address or your mobile device's GPS (based on your device settings).

When retaining our services :

- Professional or employment-related information, such as your resume, place of employment, government titles or positions, employers, owned businesses, salary, or self-employment income, as well as information about your criminal history and other information you provide when applying for a job at DB.
- Contact information, such as your name, email address, phone number, address, and business number for creating a customer account.
- Tax-related information, including your income, social insurance number, and other personal financial information we may require depending on the type of service you request from us.

- Your debt ratio to benefit from our bankruptcy recovery services.
- Information about products or services, such as information about the services we have provided to you.
- Information related to transactions and payment, such as the payment method used, date and time, payment amount, billing postal code, your address, and other related information.
- Information that you choose to provide or transmit to us, such as when you fill out a form, respond to surveys, or communicate with one of our employees or representatives.

Personal Information for Individuals Under the Age of 14

We do not knowingly collect or use personal information from individuals under the age of 14. If you are under 14 years old, you should not provide us with your personal information without the consent of your parents or legal guardian.

If you are a parent or legal guardian and learn that your child has provided us with personal information without consent, please contact us as indicated in the “How to Contact Us?” section to request the removal of the child’s personal information from our systems.

How do we use your personal information?

In general, DB uses your personal information only for purposes permitted or required by law, or for the following purposes:

- Provide or improve our professional services or develop new services.
- Allow you to subscribe to our newsletter, apply for a job with DB, respond to your inquiries, gather feedback and comments regarding our services, or provide assistance as needed.
- Operate, maintain, monitor, develop, enhance, and offer all the features of our Website.
- Identity verification and personal background checks as permitted by law, or to comply with our obligations under applicable laws and regulations.
- Send messages, updates, security alerts, or transmit communications in accordance with the law.
- Administer a contest, promotion, survey, or other features of the Website or our services.
- Conduct research and analysis related to our business and services.
- Detect and prevent fraud, errors, spam, abuse, security incidents, and other harmful activities.
- Establish, exercise, or defend a legal right or proceeding.

DB may use your personal information for other purposes only if you have provided prior consent. In such cases, we will seek your explicit consent, except as provided by certain exceptions of the law.

To whom do we disclose your personal information?

In the course of operating our business, your personal information is only made available to our employees, consultants, or agents whose duties require it.

While we strive to avoid sharing your personal information with third parties, we may engage service providers to perform various services on our behalf, such as IT management and security, marketing, as well as data analysis, hosting, and storage. In such circumstances, we provide only the personal information necessary for the execution of their mandate, and we ensure that the principles set out in this Policy are upheld by specifying in writing the measures that the third party must take to protect the confidentiality of the personal information communicated. Furthermore, we specify that the personal information must only be used for carrying out the contract and that it must not be kept after the completion of the mandate or contract, unless required by law.

Furthermore, these service providers provide us with sufficient guarantees regarding the implementation of adequate protection measures for your personal information processed or shared before your personal information is disclosed to them. When our service providers no longer require your personal information, we require that they appropriately destroy this data.

The personal information we collect and store is kept secure and is hosted on secured servers that may be located outside of Quebec, including in Canada and the United States. We may also share, transfer, or disclose your personal information to third parties in strict compliance with this Policy when required by law or as part of a commercial transaction involving the sale, transfer, or assignment, in whole or in part, of DB or our assets. In such cases, and if the commercial transaction is completed, DB will inform you before your personal information becomes subject to another privacy policy.

We shall not sell, trade, or otherwise disclose your personal information to third parties, except as provided for by law.

For how long do we retain your personal information?

Subject to applicable laws, we will retain your personal information only for as long as necessary to fulfill the purposes for which the information was collected unless you consent to your personal information being used or processed for another purpose. After this time, your personal information will be securely destroyed.

For additional information on the periods during which your personal information is retained, please contact us as indicated in the "How to Contact Us?" section.

What rights do you have regarding your personal information?

You have the following rights :

- The right to be informed about and access without charge the personal information we hold regarding you and to request a paper copy of documents containing your personal information, subject to exceptions and fees that may be charged under applicable law.
- The right to have your personal information rectified, amended, and updated if it is incomplete, unclear, outdated, or inaccurate.
- The right to withdraw or modify your consent for DB to collect, use, disclose, or retain your personal information at any time, subject to applicable legal and contractual restrictions.
- The right to request that we cease disseminating your personal information and de-index any link associated with your name that provides access to such information if such dissemination violates the law or a court order.
- The right to file a complaint with the Commission d'accès à l'information, subject to the conditions set out by applicable law.

To exercise any of these rights, please contact us in writing as indicated in the "How to Contact Us?" section.

Do we collect information through cookies?

To provide you with an optimal experience and help us operate, protect, and improve the performance of our Website and the services we offer, we use cookies and other similar technologies (collectively referred to as "Cookies").

Cookies are small text files that are stored on your device or in your browser. They allow us to collect certain information as you browse our Website, including your preferred language, the type and version of your browser, the type of device you use, and your device's unique identifier. While some of the Cookies we use are deleted after your browser session ends, others are stored on your device or in your browser to recognize your browser or device the next time you visit. These Cookies do not identify you personally. Their primary functions are to provide necessary site functionality, improve your online experience, provide certain data to help us better understand Website traffic and interactions, and detect certain types of fraud. Cookies do not harm your device and cannot be used to extract your personal information.

You can change your browser settings to be notified when Cookies are set when you visit our Website. During your initial browsing of our Website, you can choose to consent, decline, or set your preferences regarding the activation of Cookies.

By clicking on "Accept" on your first visit to the Website, you agree to the storage of Cookies on your device or in your browser. Refusing to activate certain Cookies in your browser may affect your browsing experience and prevent you from using some of its features.

Functional Cookies

These Cookies are always activated because they are necessary to enable the use of a specific service explicitly requested by the subscriber or user, or solely for the purpose of transmitting communication over an electronic communications network.

Statistical Cookies

These Cookies allow for the storage or technical access for statistical purposes. This information does not identify you, but allows us to improve our Website's content and user's experience.

Marketing Cookies

These Cookies are necessary to create user profiles for sending advertisements or tracking the user across one or more websites with similar marketing purposes.

How do we protect your personal information?

DB has implemented physical, technological, and administrative safeguards to adequately protect the confidentiality and security of your personal information against loss, theft, or any unauthorized access, disclosure, reproduction, communication, use, or modification. These measures include access controls to our offices and equipment, the establishment of a secure connection between your device and our server on our Website, employee awareness of DB's policy, obtaining their commitment to comply with it and respect the confidentiality of your personal information, as well as the adoption of governance processes, including the secure storage and destruction of your personal information.

Despite the adoption of such measures, we cannot guarantee the absolute security of your personal information. If you have reason to believe that your personal information is no longer protected, please contact us immediately as indicated in the "How to Contact Us?" section.

What is our responsibility regarding your personal information?

DB is committed to taking all reasonable measures to ensure a level of confidentiality and security of personal information that is in line with appropriate technological standards given its industry.

However, despite the above, you acknowledge and understand that no computer system offers absolute security, and there is always some level of risk when transmitting personal information over the public network that is the internet.

You agree that DB shall not be held responsible for any breach of confidentiality, hacking, viruses, loss, theft, misuse, or alteration of the personal information transmitted or hosted on its systems or those of a third party. You also declare to waive any claim in this regard, except in cases of gross negligence or intentional misconduct on the part of DB. Consequently, you agree to release DB and its officers, directors, affiliates, and business partners from any liability for any damages of any kind, whether direct or indirect, incidental, special, or consequential, in connection with the use of your personal information.

In the event of a breach of confidentiality or security of your personal information that presents a serious risk to your rights and freedoms, you will be notified as soon as possible, and DB will take the necessary steps to preserve the confidentiality and security of your personal information, while making all necessary declarations to the relevant authorities, as required by law.

How to contact us?

Any questions, comments, requests, concerns, exercise of rights, or filing of a complaint regarding this Privacy Policy should be directed to our Privacy Officer at the following contact information:

Email: confidentialite@demersbeaulne.com

Address: 1800, McGill College avenue
Suite 600
Montreal (Quebec) H3A 3J6
Canada

How do we update this Policy?

We reserve the right to amend this Policy at any time in accordance with applicable laws. In the event of a modification, we will publish the revised version of the Privacy Policy, update its date of revision, and provide a notice of the update on the homepage of our Website. We encourage you to review this Policy each time you access our Website to stay informed about the protection measures and sound practices for your personal information.

If you do not agree with the new terms of the Privacy Policy, we invite you to discontinue using our Website and services. If you choose to continue using our Website or services after the effective date of the new version of our Policy, your use of our Website and services will be governed by this new version of the Policy.

This policy was last updated on November 1st, 2023.