

The TELUS Fund (“us”, “we”, the “Fund”) is committed to protecting your personal information and adheres to the practices set out in the *Personal Information Protection and Electronic Documents Act (“PIPEDA”)*. To better protect your privacy, we provide this Privacy Policy, which explains our information practices and the choices you can make about the way your information is collected and used.

1. INFORMATION COLLECTED

This Privacy Policy applies to all information collected by the Fund. The Fund may collect your personal information at different times, including on this website or related sites operated (solely or with other parties) by the Fund.

The types of personal information collected may include:

- Name
- Address
- E-mail address
- Mailing address
- Phone number
- Banking information

On certain limited occasions, we may collect other personal information if it is voluntarily provided by you. In such a case, the collection will occur only with your express consent or as otherwise permitted by law.

2. HOW WE USE INFORMATION

We use the personal information you provide for the purposes that we identify when we ask you to provide the information, including the following:

- To review applications for funding;
- To respond to requests for information or services;
- For market research purposes;
- To include you in promotional and marketing campaigns; and
- To process payments by us to you via electronic funds transfer.

We may use non-identifying and aggregate information derived from your personal information to better understand our clients’/stakeholders’ preferences, through statistical analyses and studies.

Personal information may be collected, used, or disclosed without the knowledge or consent of the individual in certain circumstances, as permitted or required by law. These circumstances include personal information which is subject to solicitor-client privilege or is publicly available, where collection or use is clearly in the interests of the individual and consent cannot be obtained in a

timely way, to investigate a breach of an agreement or a contravention of a law, to act in response to an emergency that threatens the life, health or security of an individual, for debt collection, or to comply with a subpoena, warrant or court order.

When your personal information is no longer required to fulfill the purpose for which it was collected, it will be destroyed, erased, or made anonymous, provided there are no legal requirements for its continued retention. Our systematic practices for information and records retention and destruction apply to personal information.

3. HOW WE SHARE YOUR PERSONAL INFORMATION

Your personal information may be transferred to other third party service providers that we use to assist in managing and processing your personal information for the purposes identified above. Our third party service providers are required to use, maintain and disclose your personal information only in accordance with our instructions to them and only on our behalf.

We will never sell your personal information to any other company, or disclose it to any other entities, except with either, your prior consent, or as may be required or permitted by law.

4. LOCATION OF YOUR PERSONAL INFORMATION

Your personal information may be stored on servers located outside of Canada (including the United States) or transferred outside of Canada for processing. Please note that the privacy laws in such jurisdictions differ from Canadian privacy laws and are subject to disclosure pursuant to the laws of those countries, and in some jurisdictions your personal information may be accessed by law enforcement authorities or the courts.

5. YOUR CONSENT AND ELECTRONIC MESSAGES

We will only send email, text or other electronic messages to you if you have an existing business relationship with us or have asked for or otherwise expressly agreed to receive emails, texts or other electronic messages from us. Any electronic message that you receive from us will identify us as the sender, enable you to contact us directly and provide for a means of unsubscribing from further electronic messages.

6. "COOKIES"

"Cookies" are small items of data that some websites either write to your hard drive upon your visit to their site(s) or store in the browser. These data files contain information the site can use to organize the pages you have visited on a particular website. Some of our websites may use "cookie" technology to measure site activity and tailor information to fit your personal interests. In this way, we can deliver tailor-made information suiting your personal interests upon your next visit to our site(s). Our use of "cookie" technology is, thus, to provide you with a more individualized delivery of information and an optimal viewing experience.

7. PIXEL TAGS

We may use “pixel tags”, which are small graphic files that allow us to monitor the use of our websites. A pixel tag can collect information such as the IP (Internet Protocol) address of the computer that downloaded the page on which the tag appears; the URL (Uniform Resource Locator) of the page on which the pixel tag appears; the time the page containing the pixel tag was viewed; the type of browser that fetched the pixel tag; and the identification number of any cookie (please see “Cookies”) on the computer previously placed by that server. When corresponding with you via HTML capable email, we may use “format sensing” technology, which allows pixel tags to let us know whether you received and opened our e-mail.

8. ADVERTISING AND BEHAVIORAL TARGETING

We may use technology to serve advertisements on our own web sites and within its content as that content is served across the Internet. In addition, we may use third-party ad networks, publishers and other entities to serve advertisements and third party analytics vendors to evaluate and provide us with information about the use of our web sites and viewing of our content.

Ad network providers, data providers, publishers and other media-related companies, and/or analytics service providers may set and access their own cookies, pixel tags and similar technologies on your device’s web browser and they may otherwise collect or have access to information about you. We and they may target advertisements for products and services in which you might be interested based on your visits to both the Fund web sites and other web sites. We and they may use a variety of companies to serve advertisements.

If you prefer not to allow us, or third parties acting on our behalf, to collect or use your personal information for purposes of targeted advertising on third-party websites, you may opt-out by following the procedure on the Network Advertising Initiative Opt-Out Page, the Digital Advertising Alliance of Canada Opt-Out Page, and/or the Ad Choices Opt-Out Page.

These websites provide tools that identify member companies that have cookies on your browser and provide mechanisms to opt-out of those cookies. You will still receive other types of advertising from participating companies; however, it will not be based on your interests. Deleting browser cookies can remove your opt-out preferences, so you should use these tools periodically to ensure that your preferences are up-to-date.

9. OUR COMMITMENT TO DATA SECURITY

Because your privacy is important to us, we use additional technologies and measures to prevent unauthorized access or disclosure, maintain data accuracy, and ensure appropriate use of this information.

Personal information will be protected with safeguards appropriate to the sensitivity of the information. Our employees and contractors will be made aware of the importance of maintaining the confidentiality of personal information, and we will exercise care in the disposal or destruction of personal information to prevent unauthorized parties from gaining access to it. We will safeguard personal information by physical measures (for example, locked filing cabinets and restricted access to offices), organizational measures (for example, security clearances, continued employee training and limiting access on a “need-to-know” basis), and technological measures (for example, the use of passwords and encryption).

10. YOUR CONSENT TO OUR USE OF YOUR INFORMATION

You have the choice of whether or not to give us your personal information. Your consent may be given expressly or implied, depending on the circumstances. Providing your personal information, whether in person, by telephone, or on-line, constitutes your consent to the collection, use and disclosure of such personal information by us in accordance with this Privacy Policy and with our statements provided to you at the time you provide information to us. The supply of services will not be conditional upon your consent to the collection, use, or disclosure of your personal information beyond that required to fulfill legitimate purposes.

At any time, subject to legal restrictions, you may withdraw, verify or change your consent to our use of your personal information, or request us to delete it from our files. For example, if you have previously consented to having your personal information used to include you in promotional or marketing campaigns, you may withdraw your consent from having your personal information used for this purpose. You may also stop the delivery of future promotional and marketing e-mails from us by clicking the unsubscribe link in the e-mail you receive. If you do not agree to our use of cookies or pixel tags at any time, you should set your browser settings accordingly. If you disable the cookies or pixel tags that we use, this may impact or prevent your user experience while on our websites.

11. MINORS

We do not seek to obtain, nor do we wish to receive, personal information directly from minors; however, we cannot always determine the age of persons who access and use our websites. If a minor (as defined by applicable law) provides us with his or her data without parental or guardian consent, we encourage the parent or guardian to contact us to have this information removed and to unsubscribe the minor from future Fund promotional and marketing communications.

12. HOW YOU CAN ACCESS OR CORRECT YOUR INFORMATION

We are committed to ensuring that the personal information we hold for each individual is accurate, up-to-date and complete. You have the right to access your personal information in our files and to update or remove that information as necessary, subject to any legal or contractual restrictions and reasonable notice. To access your personal information, please contact us by e-mail, phone or post at the numbers and address provided below. Please be sure to specify what information

requires updating or removal. Please note that requests for access to your personal information may be refused to the extent permitted or required by law.

13. HOW TO CONTACT US

If you wish to change your consent to our use of your information, change your privacy preferences, or update your information, or if you have any questions or concerns about our Privacy Policy, please contact us via email, mail, fax or telephone at:

Address: TELUS Fund
c/o TELUS Legal Services
510 West Georgia Street, 7th Floor
Vancouver BC V6B 0M3

Attn: Privacy Officer
E-mail: info@TELUSFund.ca