

## **PRIVACY POLICY**

### **Scope**

At OSE Real Estate Coaching Inc., and OSE Analyzer Inc., including subsidiaries and affiliates of both companies ("OSE" or "Company" or "we" or "us" or "our"), protecting your privacy is very important to us. We treat your personal information with the utmost respect and in accordance with this Privacy Policy.

Protecting your commercial confidential information ("CC info") is just as important. For the purposes of this agreement the sum of your personal information and your CC info is called the Information.

This Privacy Policy explains how your Information may be collected, used, or disclosed as a consequence of your activities on the OSE Web site. We urge you to read it carefully and to print a copy for your records.

By registering on this site, by submitting any information through the use of this site, or by otherwise accessing this site, you agree to the terms of this Privacy Policy and consent to the policies and practices described for the collection, use or disclosure of your Information and you expressly consent to our collection, storage, use and disclosure of your Information as described in this Privacy Policy. This Privacy Policy is incorporated by reference into OSE's [Terms and Conditions](#): some conditions such as sections 13, 14 and 15 of the Terms & Conditions also apply to this Privacy Policy.

### **Data Collection**

Canadian and Quebec law governs the collection, use and disclosure of personal information in a manner that recognizes individuals' right of privacy with respect to their personal information.

The type of personal information that is protected includes almost any information about an identifiable individual, such as your name, address, telephone number, age, sex, marital status and nationality. As provided by Law, personal information may not, however, include certain types of business or employment related information. It does

not, for example, include the name, title, business address or telephone number of an employee of an organization or a person doing business.

You may use the publicly accessible pages of the website at any time without registering.

When you visit our website, data is saved on our servers in an anonymous format, such as connection information, statistics on page views, traffic to and from OSE, and ad data.

Other types of data which may be saved is the website that you visit us from, the websites that you proceed to from our site, and your IP address. As this is being done, no personal data is associated with you. However, we do need some personal information from you so that you can actively participate in the website and receive the services it offers.

If you are not registered and request some information or some services from us, you will be asked to supply some coordinates such as name, physical and electronic addresses, phone, etc. We will use such information to answer your request and may also use such information as provided in the “**Use of E-mail address**” section below.

Once you register and provide us with your required personal information, you are no longer anonymous. In providing us with your personal information, you consent to the transfer and storage of such information on our servers.

Once you are registered, we may collect and store the following personal information and CC info:

- email address and physical contact information including but not limited to your name, address, date of birth and telephone number;
- all transactional information based on your activities on OSE;
- any information relating to your use of the website and/or the software which is integrated in the website;
- any correspondence sent to us;
- your credit/debit card information; and
- other supplemental information from third parties allowed to communicate them to us.

OSE does not collect, use or disclose your Information, may it be personal information or CC info, without your consent except where required or allowed by law. We do not knowingly solicit information from children and we do not knowingly market our services to minors. Your Information is located on a server situated in North Carolina, USA. We will take reasonable steps to ensure that your personal information is as accurate, complete and up-to-date as is appropriate for its purposes and to minimize the possibility that inappropriate information may be used to make a decision about you.

### **Use of Data**

Our primary purpose in collecting Information is to provide you with a safe, smooth, efficient, and customized experience. You agree that we may use your Information to:

- provide the services and customer support you request;
- resolve disputes, collect fees, and troubleshoot problems;
- prevent potentially prohibited or illegal activities, and enforce our Terms and Conditions and the provisions of this Privacy Policy;
- customize, measure and improve our services, content and advertising;
- inform you about our services, targeted marketing, service updates, and promotional offers;
- process payments and refunds with third party financial institutions; and
- compare information for accuracy and verify it with authorized third parties.

We agree to protect the confidentiality of your Information as much as reasonably possible while doing so.

We routinely update your contact Information because such updating is critical to fulfill the purposes for which the information was collected in the first place, as outlined above in this Privacy Policy. You expressly consent to our routinely updating your contact Information and, where appropriate, soliciting such updates from you.

### **Disclosure**

We may disclose personal information to respond to legal requirements, enforce our policies, respond to claims that a listing or other content violates the rights of others, or protect anyone's rights, property, or safety. Such information will be disclosed in accordance with applicable laws and regulations in Quebec, in Canada, or outside of Canada.

We may also share your personal information with third parties assisting our business operations under contract or seeking our co-operation, including but not limited to: fraud investigators and debt collection agencies and personnel; law enforcement or other governmental officials if and as required by law; and, other business entities, should we plan to merge with or be acquired by those business entities, such business entities having a non-disclosure obligation.

Without limiting the above, in an effort to respect your privacy and our ability to keep the community free from bad actors, we will not otherwise disclose your personal information to law enforcement, other government officials, or other third parties without a subpoena, court order or substantially similar legal procedure, except when we believe in good faith that the disclosure of information is necessary to prevent imminent physical harm or financial loss or to report suspected illegal activity.

### **User Name**

Once you have been approved as a registered user with OSE, you will be assigned a user name. This user name will be displayed throughout the website, other users will not be able to personally identify your activities on the website.

When visiting our site from a public or shared computer, certain information about you, such as your user name, may also be visible to others who may use such computer after your use.

### **Access**

You can access, review, correct and change most of your Information by logging on to the website at any time. However, some of your information can only be modified by contacting our Customer Service. We may require additional information from you in order to verify your identity following an access request. Such personal information will

only be used for the purpose of identity verification and will itself be subject to protection under the terms of this Privacy Policy. You are required to promptly update your Information if changes occur or if any part of such Information is inaccurate.

### **Revoking Consent**

You may withdraw your consent to the collection, use, and disclosure your Information at any time. However, without your Information, we may not be able to offer you the services which you have requested, and no reimbursement will be available in such circumstances. Upon such a request, or upon a request to terminate, delete, or de-activate your OSE account, we will close your account and remove your personal information from our systems as soon as reasonably possible, based upon your account activity and in accordance with applicable law. We do retain certain information from closed accounts, separately from the information relative to active accounts, in order to comply with law, prevent fraud, collect any fees owed, resolve disputes, troubleshoot problems, assist with any investigations, enforce our Terms and Conditions, and take other actions otherwise required and/or permitted by law.

### **Cookies**

OSE uses so-called “cookies” which are files that are stored on your computer that can be retrieved to assist in customizing your experience with the online service. They are used to help us measure the number of visits, average time spent, page views, and other statistics relating to your use of this site. This cookie, by itself, does not tell us your email address or who you are. You are free to prevent cookies from being saved on your hard drive by adjusting the corresponding settings in your browser. However, turning off these settings may result in limited functionality.

### **Security Measures**

Your OSE account and profile and the information contained therein are password protected. Please note that you are not permitted to provide your password to anyone else. OSE will never ask for your password in e-mails that you receive unexpectedly or that you did not request. Please remember to log out of your account and to close your internet browser window when you leave the website; this is especially important if you

use a PC in public locations. (You may also wish to delete your browsing history after each visit to the website; again, this is critical if you use a PC in public locations.) At present, this is the safest way to ensure that no one has access to your personal information. We assume no liability for the abuse of login data and passwords used. We treat data, including personal information and CC Info, as an asset that must be protected. Although we use all reasonable means to ensure that the information you provide to us is not used by third parties for purposes other than those described in this Privacy Policy, OSE is not responsible for any improper use of your Information that is beyond our reasonable control.

### **Use of E-mail address**

OSE assures you that we will use your e-mail address with your express consent only for the purposes stated in the [Terms & Conditions](#) and this Privacy Policy. However, occasionally, we may rent or sell your e-mail address to carefully chosen business partners without your specific consent; at all times, you may, by written request, remove your name from the list of names and addresses which may be circulated.

We will endeavour to prevent your e-mail address from being recorded by “web crawlers” or “web spiders” to the best of our ability. If you believe that your e-mail address has been recorded in this way, please let us know immediately.

### **Ads**

Some ads appearing on this website are delivered to you by (                    , [TBA](#)), a web advertising company. Information about your visits to this site, such as the number of times you have viewed an ad (but not your name, address or other personal information) is used to serve additional ads to you. For more information about (                    , [TBA](#)) cookies, and how to "opt-out", please visit (                    .[comTBA](#)).

### **Newsletter**

When you register with OSE, you agree to be signed up with our newsletter. You may at anytime unsubscribe from the newsletter by going to this page or clicking the unsubscribe link at the bottom of the newsletter emails.

**General**

We may amend this Privacy Policy at any time by posting the amended terms on this website. All amended terms automatically take effect immediately after they are initially posted on this website.