



FINCH FINANCIAL INC. PRIVACY POLICY

At Finch Financial, we respect your privacy. We want to ensure that you get the information, content, and experiences that matter most to you. Finch Financial is committed to protecting the privacy of its customers, brokers, and other partners.

To submit your pre-qualification request, please review our privacy policies and procedures, the applicable conditions and provide the required consents and click "I Agree".

Finch Financial Inc. ("Finch", "Finch Financial", "us", "we", or "our") takes pride in the policies and procedures used to protect the personal information collected and maintained on behalf of our clients. Access to personal information is granted to our agents in compliance with the various Personal Information Protection Laws.

Collection and Use of Information

Finch Financial Inc. takes pride in the policies and procedures used to protect the personal information collected and maintained on behalf of our clients. Access to personal information is granted to our agents in compliance with the various Personal Information Protection Laws.

1. Data such as name, address, contact numbers, email contact, age, citizenship and income.
2. Information from a consumer reporting agency or other source, which may include account information and/or information about your creditworthiness. Finch Financial uses this information to provide your pre-qualification.

Finch Financial Inc. collects this information in order to provide the services you have requested, and to help us determine how Finch Financial or non-affiliated companies may be of service to you.

Guidelines for Disclosure of Information

1. Finch Financial Inc. may provide information to credit bureau agencies, financial institutions, etc.
2. Finch Financial Inc. shall use the information to determine your financial situation for purposes related to services that you have requested from Finch Financial Inc. Finch Financial Inc. may also provide the information to others that work for Finch Financial Inc., affiliated companies and business partners, but only as needed for the provision of those services.
3. Finch Financial Inc. may use your information to promote Finch Financial Inc. products and services to you.

Finch Financial Inc. will not use or disclose personal information for purposes other than those for which it was collected, except with the consent of the individual(s) or as required by law. Files are kept a minimum of three (3) years.

Ongoing Commitment

Confidentiality is the key to a strong relationship and Finch Financial Inc. is committed to protecting your privacy. The privacy policy of Finch Financial Inc. is always available on their website.

Pre-qualification conditions

Please note that this Finch Financial Inc. pre-qualification certificate is valid for 30 days following its issue date, and is subject to the following conditions:

- The accuracy of the information you have provided Finch Financial Inc.;
- Maintaining the quality of your current credit report (for example, no default or late payments);
- The lenders current underwriting policies and ratios do not change. These policies and ratios can change at any moment, specifically if the automotive industry is imposed changes by the Canadian regulators;
- There are no changes to the borrower's down payment, employment/income, and/or increase in debt.
- The qualifying rate in effect at the time of completing the form does not change;
- No interest rate is guaranteed, unless a separate automotive pre-approval application is submitted and accepted by an automotive lender. Please note that you may change the terms of your automotive pre-approval when your Purchase & Sale Agreement is accepted;

- The pre-qualification exercise takes into account the automotive underwriting policies and ratios of the major lenders with which Finch Financial Inc. deals with and the Canadian automotive rules and regulations currently in effect. No interest rate is guaranteed at this stage;
- A Finch Financial Inc. pre-qualification amount is based on the applicant(s) borrowing capacity, credit information, approved credit, including credit scores and excludes any property information. The property type, its value estimate could affect the lender's decision to approve the loan requested as well as the maximum loan amount. The credit information used to provide this pre-qualification amount may not be the same as the information that will be used by your broker to submit a automotive application;
- This pre-qualification amount is intended to accelerate the initial phase of your automotive buying process. It simply gives you a good idea of how much you can afford when purchasing a vehicle, it cannot be considered as a lender pre-approval and cannot be used to meet any conditions relating to a Purchase & Sale Agreement;
- In all cases, a meeting with your Finch Financial Inc. professional is required for expert advice on the most appropriate financing options available for you.

Credit Bureau Consent (without any impact on your credit score)

We the undersigned, declare the information provided is a true and complete representation. We understand that it is being used to provide the pre-qualification from Finch Financial Inc. We also authorize Finch Financial Inc. to obtain credit information (without any impact on my credit score) for the purpose of providing the pre-qualification that we have requested.

Canada Anti-Spam Legislation

Finch Financial Inc. and its business partners will keep in touch via electronic messaging to provide the requested services and may also occasionally communicate with you to provide insightful information on Finch Financial Inc. products and services, on automotive finances etc as permitted by the Canada Anti-Spam Legislation. Please take note that you can unsubscribe at any time. All of our electronic communications include an unsubscribe mechanism.

Trademarks and Copyright Information

Finch Financial Inc. includes FF Auto Ltd and FF Home, which are wholly owned subsidiaries.

How do I contact you if there is an issue?

If you have any questions or concerns about this Privacy Policy or about the use of your personal information, please feel free to contact us by email at privacy@finchfinancial.ca.

Date

November 1 2020

Ver 1.1

Contact Information:

FINCH FINANCIAL INC.

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CALGARY, AB T2J 7A4

CANADA

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