

NAVIGATOR EQUIPMENT LEASING LTD. PRIVACY POLICY

At Navigator Equipment Leasing Ltd. we understand the importance of privacy and the protection of information. We ensure complete the confidentiality of the clients we serve. This privacy policy is our commitment to the protection of your privacy and the protection of the information that you disclose. Our use of personal information is limited to the purposes described in this policy. We do not trade, barter or exchange for consideration any personal information we obtain. The following policy explains how we collect, use and protect the information of our clients.

CONSENT

Your consent to disclosure of personal information to Navigator Equipment Leasing Ltd. means that you agree to the collection, use and disclosure of your information in accordance with this privacy policy. Subject to legal and contractual restrictions, an individual may refuse or retract his or her consent at any time with reasonable advance notice.

COLLECTION & USE

Navigator Equipment Leasing Ltd. will collect personal information such as your name, address, contact information, date of birth, social insurance number and financial information. We use the information that we collect to confirm identification, to assess credit and to provide leasing and financing options.

DISCLOSURE

Personal information is a vital part of our ongoing business relationship with our clients. We only disclose personal information for the following reasons:

*to a third party such as a credit bureau, funder or financial institution, and their agents, directly and confidentially related to an application.

*for fraud prevention and/or the risk of fraud.

*if the disclosure is required or permitted by law.

*if the client requests or consents to the disclosure.

SECURITY

Navigator Leasing Ltd. restricts access of personal information to employees directly connected to the file. Navigator endeavours to maintain appropriate physical, procedural and technical security to protect and prevent any loss, misuse, unauthorized access, disclosure or modification of personal information. We audit our procedures and security to maintain effectiveness.

QUESTIONS

Navigator Equipment Leasing Ltd. is committed to continuously improve and we value your input. We welcome comments and/or suggestions about this privacy policy. Please contact us directly if you would like to update, correct or revise your existing personal information. If you have any questions or concerns, please contact us.

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