

EH Capital Group Inc.

Data Accuracy Policies and Procedure

Accuracy and Integrity of Furnished Information

Revised 2024

Introduction

1. Our organization understands that accurate and complete information is essential for making informed decisions. Therefore, we are committed to ensuring the accuracy and integrity of all furnished information. We will use reliable sources of information and verify the accuracy of all data before it is reported. Additionally, we will perform regular reviews of furnished information to identify errors or inconsistencies and take prompt corrective action as necessary.

Policy Outline

1. This document outlines the data accuracy policies and procedures of our organization. The accuracy and completeness of information is essential for making informed decisions and maintaining the trust of our customers. Therefore, we are committed to ensuring the accuracy and integrity of all furnished information. This document details our approach to data accuracy, including procedures for verifying and reporting data, monitoring compliance, and responding to disputes.

Purpose

1. The purpose of these policies and procedures is to ensure that our organization maintains accurate and complete data at all times. This includes establishing clear expectations and procedures for data verification, reporting, and quality control. These policies and procedures are designed to comply with applicable regulations, including Metro 2 guidelines and FCRA requirements, and to promote consumer trust and confidence in our organization.

Scope

1. These policies and procedures apply to all staff members involved in the collection, processing, analysis, and reporting of information. This includes employees, contractors, and vendors. These policies and procedures apply to all types of information, including credit data, personal information, and other sensitive information.

Data Accuracy Procedures

1. Our organization follows a series of procedures to ensure the accuracy and completeness of furnished information. These procedures include:
 - Verifying information from reliable sources: We use reliable sources of information and verify the accuracy of all data before it is reported.
 - Regular reviews of furnished information: We perform regular reviews of furnished information to identify errors or inconsistencies and take prompt corrective action as necessary.
 - Compliance with Metro 2 guidelines: We ensure that all information furnished to credit reporting agencies is accurate, timely, and complete, and adheres to the formatting guidelines established by Metro 2.
 - Responding to disputes: We investigate and respond to disputes regarding the accuracy of furnished information and ensure that all disputes are resolved within the required timeframe.
 - Quality control measures: We perform regular audits of our data accuracy policies and procedures to identify any areas for improvement and take prompt corrective action as necessary. Additionally, we implement controls to ensure the accuracy of data at all stages of the data lifecycle, including data collection, processing, analysis, and reporting.

Integrity

1. Integrity is a critical component of data accuracy. Our organization is committed to maintaining the integrity of furnished information, including protecting against unauthorized access, ensuring confidentiality, and preventing data breaches. We follow strict security protocols and procedures to protect all types of information, including personal and sensitive information. Our organization also adheres to ethical and professional standards of conduct and promotes a culture of integrity and accountability throughout the organization.

Metro 2 Compliance

1. Our organization recognizes the importance of complying with the Metro 2 guidelines for furnishing credit data. We will ensure that all information furnished with credit reporting agencies is accurate, timely, and complete. This includes reporting all required information, updating the information as necessary, and adhering to the formatting guidelines established by Metro 2.

Investigating Disputes and Ability to Make Updates

1. Our organization is committed to investigating and responding to disputes regarding the accuracy of furnished information. We will provide consumers with accurate and complete

information about their credit history and work with credit reporting agencies to make updates and corrections as necessary. Additionally, we will promptly investigate and respond to any disputes regarding the accuracy of furnished information and ensure that all disputes are resolved within the required timeframe.

Periodic Reviews of Policies and Procedures

1. Our organization will conduct periodic reviews of our data accuracy policies and procedures to ensure that they are up-to-date and effective. These reviews will include assessments of our policies and procedures to identify areas for improvement, as well as evaluations of our compliance with Metro 2 guidelines, FCRA requirements, and other applicable regulations.

Quality Control

1. Our organization understands the importance of implementing quality control measures to ensure the accuracy and completeness of furnished information. We will perform regular audits of our data accuracy policies and procedures to identify any areas for improvement and take prompt corrective action as necessary. Additionally, we will implement controls to ensure the accuracy of data at all stages of the data lifecycle, including data collection, processing, analysis, and reporting.

Training

1. Our organization recognizes that effective training is essential for ensuring compliance with our data accuracy policies and procedures. We will provide regular training to all staff members involved in the collection and reporting of information, including training on the importance of accurate and complete data, the proper methods for collecting and reporting information, and compliance with Metro 2 guidelines, FCRA requirements, and other applicable regulations. We will also provide ongoing training and support to ensure that all staff members are up to date on changes to our policies and procedures.

Vendor Management

1. Our organization understands the importance of effective vendor management in ensuring the accuracy and completeness of furnished information. We will ensure that all vendors involved in the collection and reporting of information comply with our data accuracy policies and procedures. This includes establishing clear expectations and requirements for vendor compliance, monitoring vendor compliance on an ongoing basis, and taking corrective action as necessary to address any issues.

FCRA Compliance

1. Our organization recognizes the importance of complying with all requirements of the Fair Credit Reporting Act (FCRA) regarding the accuracy and completeness of furnished information. We will ensure that all the information reported is verified, and that consumers are provided with accurate and complete information about their credit history. Additionally, we will establish and maintain effective policies and procedures for handling consumer disputes and ensure that all disputes are handled in accordance with FCRA requirements.

Resource Planning (Staffing)

1. Our organization understands the importance of having sufficient staffing resources to effectively implement our data accuracy policies and procedures. We will regularly assess our staffing needs and make adjustments as necessary to ensure that we have the resources needed to maintain the accuracy and completeness of furnished information. This includes ensuring that all staff members involved in the collection and reporting of information have the necessary skills and training to perform their roles effectively

Approval and Review

These data accuracy policies and procedures have been approved by Management Staff and any changes to these policies and procedures must be approved by the same authority.

These policies and procedures will be reviewed annually to ensure that they remain up-to-date and relevant. Any necessary updates will be made promptly to ensure compliance with the applicable regulations and best practices. The review will include an assessment of the effectiveness of the policies and procedures in promoting data accuracy and integrity, as well as any feedback from staff members, contractors, or customers regarding potential improvements. The results of the review will be documented and made available to all staff members and stakeholders.

Conclusion:

In conclusion, these data accuracy policies and procedures are designed to ensure that our organization maintains accurate and complete data at all times. These policies and procedures are essential for promoting consumer trust and confidence, complying with applicable regulations, and making informed decisions based on reliable data. Our organization is committed to adhering to these policies