



PRIVACY POLICY

PLEASE READ THIS POLICY CAREFULLY BEFORE USING CHSF-FSLC WEBSITE

1. Introduction

Protecting the privacy and the confidentiality of personal information—over the Internet, on the telephone, or through our offices - has always been fundamental to the CANADA HOUSING SOLUTIONS FORUM (CHSF) CORPORATION / FORUM POUR LES SOLUTIONS DE LOGEMENT AU CANADA (FSLC) CORPORATION conducts its affairs. CHSF-FSLC operates on the basis of a Privacy Policy and related procedures that guide the handling of the personal information collected. This privacy statement has been created to demonstrate the CHSF-FSLC's firm commitment to protecting the privacy of its members, partners and potential Website visitors. This policy and related procedures are consistent with the Canadian Standards Association Model Code for the Protection of Personal Information (herein "CSA Model Code") and applicable privacy legislation.

2. Privacy Statement

This policy deals only with personal information handled by CHSF-FSLC. Personal information is information about an identifiable individual, excluding business contact information. The following explains how CHSF-FSLC handles personal information. CHSF-FSLC reserves the right to change this policy and it may be updated periodically. These changes may affect the use of personal information. Accordingly, please check for changes regularly.

3. Collecting, Using, Disclosing and Keeping Personal Information

CHSF-FSLC does not collect, use or disclose personal information of individuals except when individuals give consent and provide the information on a voluntary basis. There may be occasions where more specific personal information is necessary for CHSF-FSLC to proceed with a request for information, or provide a product or service, for example in cases of membership, carnet, or feedback forms. In such cases, CHSF-FSLC will describe the information required. In all such cases, CHSF-FSLC limits the amount and type of information collected to only the personal information that is required to provide the individual with the requested information, product, or service. CHSF-FSLC collects only information that is voluntarily provided by the individual and undertakes that such information will be kept strictly confidential.



CHSF-FSLC may disclose personal information collected by it without the knowledge or consent of the individual, for example to its lawyers; for purposes relating to an investigation under, the enforcement of or the administration of a law or where required by law to disclose the information. CHSF-FSLC will not use or disclose personal information without the knowledge or consent of the individual except as authorized by applicable law. CHSF-FSLC retains personal information only as long as is necessary to provide the individual with the requested product, service or information. For example, if personal information is given to register for an event, the personal information will only be used for this event and will then be deleted or destroyed. In some cases, however, legal reporting or retention requirements necessitate that CHSF-FSLC retains information for a specific amount of time.

4. Your Consent to use the information you provided though this Website

By visiting CHSF-FSLC Website or by creating your user's account through this Website, you have given your consent to CHSF-FSLC to collect, use, disclose and to share with our suppliers or third-party for the only purpose of processing your order with us and providing services, and the consequences of withholding consent. You are free to withdraw your consent in writing at any time by sending your request by email to: legal@CHSF-FSLC.ca. CHSF-FSLC commits to protect your data and only collect the minimum amount of information necessary for the stated purpose.

In general, CHSF-FSLC retains personal information for a period not longer than seven years, in secure storage. CHSF-FSLC does not sell or trade any personal information with third parties. Information may be transferred to third parties where information processing is outsourced by CHSF-FSLC in the course of its activities or administrative procedures in specific cases. Some personal information collected by CHSF-FSLC is transferred to our service providers for processing and storage. Some of our service providers are located outside of Canada and accordingly your data may be processed and stored outside of Canada and may be subject to the laws of the jurisdiction in which it is processed or stored. CHSF-FSLC requires service providers to respect this Privacy Policy. Service providers are restricted from using or disclosing personal information transferred to them for any purpose other than the provision of services to CHSF-FSLC. Any personal information that CHSF-FSLC retains is kept in such a manner as to ensure its security and confidentiality at all times.



5. Safeguarding Personal Information

CHSF-FSLC respects the privacy of its members, partners, potential website visitors and internet users and will protect that privacy as vigorously as possible. Personal information is stored in electronic and physical files that are secure. Security measures include secure locks on filing cabinets, and using industry standard techniques such as firewalls, encryption, intrusion detection and restricted access to computers. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while CHSF-FSLC strives to protect personal information, it cannot ensure or warrant the security of any information transmitted to it or received from it electronically. This is especially true for information transmitted via e-mail. CHSF-FSLC has no way of protecting that information until it reaches it. Once a transmission is received, CHSF-FSLC makes its best efforts to ensure its security on its servers. Internally, access to personal information is restricted to employees who need access to the information in order to do their jobs. These employees are limited in number, and are knowledgeable about and committed to our privacy policies.

6. Accuracy of and Access to Personal Information Collected

CHSF-FSLC makes every effort to keep personal information as accurate, complete, current, and relevant as necessary for the identified purposes. CHSF-FSLC does not routinely update personal information. CHSF-FSLC makes readily available to individuals its Privacy Policy and related procedures for managing personal information. Customer access to the Privacy Policy and related procedures is provided on CHSF-FSLC of Commerce's website and in written form. Any questions about the handling of personal information by CHSF-FSLC can be raised with the Privacy Officer.

At the written request of an individual, he or she may view or edit their personal information as collected by the Canadian Chamber. CHSF-FSLC will inform them of what personal information it has about the individual, what it is being used for and, in cases where it has been disclosed, to whom it has been disclosed. There may be exceptional circumstances as provided by the CSA Model Code under which CHSF-FSLC may not be able to give an individual access to personal information held about them by the Canadian Chamber.



In this case CHSF-FSLC will explain the reason for this lack of access, as provided by the CSA Model Code. To make a request, please send a letter, email addressed to our Privacy Officer at privacy@CHSF-FSLC.com. CHSF-FSLC will reply to requests in no later than thirty days after receipt of the request.

This Privacy Policy will not be sent to any user of this Website. It is the responsibility of the user to read it carefully on CHSF-FSLC Website and to check for updates.

RELEASED ON APRIL 20, 2026

LEGAL DEPARTMENT