

SVX PRIVACY POLICY

SVX Inc. (“**SVX**”) needs to collect personal information from our clients and prospective clients in order to properly fulfill its duties. Understanding a client’s needs and wants, financial position and family issues helps ensure that investment recommendations are suitable and that SVX can offer, provide and enhance its services to meet client needs. SVX is committed to protecting the confidentiality of personal information in its possession.

SVX is committed to protecting personal information

Personal information provided to SVX is protected against loss, theft, unauthorized access, use, disclosure, copying, or modification by safeguards appropriate for sensitive information. Personal information is retained in a designated secure area or electronic database.

All SVX personnel are responsible ensuring the confidentiality, appropriate use and protection of all personal information to which they have access as a result of their relationship with SVX and for compliance with SVX’s Privacy Policy.

The Chief Compliance Officer (“CCO”) is responsible for SVX’s overall compliance with any applicable laws and standards governing personal information in its possession. All inquiries or concerns regarding the use of personal information, including information that has been transferred by SVX to a third party, must be directed to the CCO.

SVX will explain why it needs personal information

The purposes for which personal information is collected, used and shared by SVX will be disclosed to clients at or before the time their information is collected, either through this Privacy Policy, in documents such as account opening forms and subscription agreements, or orally. SVX will collect, use, disclose and retain personal information to the extent necessary to fulfil the purpose for which the information was collected, and any new purpose that has been disclosed to clients.

In general, personal Information will only be used and disclosed for the purposes for which it was collected or as permitted or required by law.

SVX transfers personal information to service providers under contract to SVX that provide accounting, legal and similar services. SVX requires its service providers to protect personal information to the same degree as information in the possession of SVX.

Personal information will be retained for seven years following the end of the client relationship or longer where permitted or required by law. When personal information is

no longer required, all documentation will be destroyed in a manner commensurate with its sensitivity.

SVX will seek consent before handling personal information

SVX will make reasonable efforts to ensure that clients understand the nature, purpose and consequences of the collection, use and disclosure of their personal information. SVX will generally seek express consent, but where appropriate SVX may rely on implied consent of clients to the collection, use and disclosure of their personal information.

Subject to legal requirements and reasonable notice, clients may withdraw their consent to the collection, use and disclosure of their personal information. However, this may prevent SVX from continuing to provide services to the clients.

In some cases, SVX may collect, use or disclose personal information without a client's consent, such as to investigate a breach of law or contract, to prevent fraud or financial abuse, to comply with legal obligations and regulatory requirements, or to enforce its legal rights.

Contacting SVX about personal information

SVX strives to keep client information as accurate as necessary for the purposes for which it is used. Clients are welcome to contact SVX in writing to update or request the correction of personal information held by SVX.

In addition, clients may make written requests for access to personal information held by SVX and a description of how the information is used or disclosed. In some cases, SVX may not provide the access requested, such as where it would reveal third party personal information, confidential commercial information, or legally privileged information, or where the access could threaten the interests of SVX or third parties. In other cases, SVX may charge a fee to provide the requested access to personal information.

Clients with questions about the handling of their personal information are invited to contact the CCO at info@svx.ca.