

MATCO FINANCIAL INC.– PRIVACY POLICY

OUR PRIVACY POLICY

Matco Financial Inc. (Matco, the firm) is committed to protecting and respecting your privacy. This privacy policy outlines the ways that we ensure the protection of your privacy and the confidentiality of your personal information. This policy applies to Matco's individual clients, including persons who carry on business alone or in partnership with other individuals.

WHAT IS PERSONAL INFORMATION?

Personal information is defined as information about an identifiable individual such as name, address, age, gender, income, marital status, finances, employment and government issued identification numbers. Personal information does not include business contact information.

WHY WE NEED YOUR INFORMATION

Securities industry regulations require that we obtain a minimum amount of information about you so that we can provide the proper level of service and supervision to your account. Certain details such as your financial position and risk parameters are required as the basis for our recommendations about the proper management of your account. We require your SIN in order to comply with certain Canada Revenue Agency reporting requirements. We will use your Drivers License or Passport as a means of identifying you.

DISCLOSURE OF PERSONAL INFORMATION - THIRD PARTIES

In certain circumstances, disclosure of personal information to a third party may be necessary, as in the case of dealing with our service providers or when disclosure is lawfully required. Our service providers are bound by the same regulations and are required to maintain procedures and high standards in respect to the protection of your personal information.

We are required to provide your personal information to regulatory bodies within the investment industry upon request. We may also be required to disclose your information to government agencies, law enforcement, or when we are in receipt of a valid Court Order or search warrant.

ACCOUNTABILITY & PROTECTION OF INFORMATION

All Matco personnel are required to follow the standards set out in the firm's privacy policy and must sign a confidentiality and non-disclosure agreement as a condition of employment. Accessing your confidential personal information is only permitted for a legitimate business purpose.

We maintain strict security standards to protect your information against unauthorized access and use. Only authorized individuals have access to your personal information, and we conduct training for all personnel on the importance of confidentiality and customer privacy.

We retain your personal information only as long as required to service your account or as long as industry regulations demand. When we no longer need your personal information, we will delete electronic records and destroy physical records.

YOUR RIGHT TO ACCESS INFORMATION

Most of your information is in the form of account documentation and transaction records. You will receive copies of any documents you sign to open your account with Matco. You will also receive monthly or quarterly account statements, which detail the transactions that have occurred in your account during that period. If you have chosen to access your account electronically, you may view your account transactions at any time. You can request access to

your personal information (unless prohibited by law or regulation). If you require further details about your information, you may contact us at any time.

ACCURACY OF INFORMATION

Maintaining complete and accurate information about you will enable us to give you the best possible service. We expect that you will provide us with updated information when you move, change telephone numbers or have any other material changes in your information, including employment information. If you detect any errors in the documentation we provide to you, please let us know immediately.

YOUR ACCOUNT AT MATCO

By opening an account at Matco, you are providing us with consent to collect, use and disclose your personal information as set out in this policy. You are also consenting to be contacted by telephone, internet, email and other methods for the purpose of ongoing communication in the handling of your account(s) using the contact information you have provided.

YOUR RIGHT TO WITHDRAW CONSENT

When opening an account, you consent to the collection, use and release of your personal information. If at any time you wish to withdraw this consent, please advise us. However, withdrawing consent may result in Matco being unable to provide certain services or maintain an account for you. We will explain these consequences of withdrawing consent should you choose to do so.

ADDRESSING YOUR CONCERNS

We will address and respond to any of your concerns regarding the handling of your personal information. Concerns may be addressed to the attention of the Chief Compliance Officer/Privacy Officer, Matco Financial Inc., #350, 440-2nd Avenue SW, Calgary, AB T2P 5E9.

If you believe your privacy may have been compromised, you may initiate a complaint and request a review. Please submit a written complaint to our office directly.

If you have questions regarding Matco's privacy policy, please contact us at 403-539-5740.

****These procedures have been set up to comply with the Personal Information Protection and Electronic Documents Act****