

WEBSITE LEGAL DOCUMENT

Privacy Policy

Effective date: September 8, 2026

Be Sure Financial Inc. respects the privacy and confidentiality of the personal information entrusted to us. This Privacy Policy explains how we collect, use, disclose, protect and retain personal information through our website and in connection with our tax, financial-planning, insurance, investment, mortgage and related services.

1. Accountability

Be Sure Financial Inc. is responsible for personal information under its control. Questions, access requests, correction requests or complaints may be directed to:

Larry Williams
Privacy Officer
Be Sure Financial Inc.
Suite 202 - 15292 Croydon Drive
Surrey, BC V3Z 0Z5
Email: admin@besurefinancial.ca
Toll Free: (855) 226-6796

2. Information we collect

Depending on the nature of the interaction or service, we may collect:

- Name, address, telephone number, email address and preferred language
- Information submitted through contact, consultation and booking forms
- Identification, residency, immigration and family-status information
- Social Insurance Numbers and other tax identification numbers
- Employment, income, expense, deduction and tax information
- Corporate, partnership, trust, estate and beneficial-ownership information
- Banking, investment, insurance, mortgage, property, asset and debt information
- Copies of tax slips, returns, notices, financial statements and supporting documents
- Information obtained from the CRA or another authority with appropriate authorization
- Website technical information, such as IP address, browser type, device information, pages visited and cookie data, where applicable
- Records of communications, appointments, instructions and service history

We may also receive information from spouses, family members, employers, financial institutions, insurers, lenders, lawyers, notaries, government authorities or other representatives when the individual has authorized the disclosure or the disclosure is otherwise permitted by law.

3. Why we collect and use information

We may use personal information to:

- Respond to inquiries and arrange consultations
- Verify identity and maintain client records
- Evaluate, prepare, review and file tax returns
- Communicate with the CRA and other authorities when authorized
- Provide tax consultation and planning services

- Assess financial-planning, investment, insurance, mortgage, retirement, estate or risk-management needs
- Process payments and maintain accounting records
- Comply with legal, regulatory, professional and contractual requirements
- Prevent fraud, cybersecurity incidents and unauthorized access
- Manage client relationships and improve our services
- Send educational or promotional communications where consent exists
- Establish, exercise or defend legal rights

We limit collection, use and disclosure to purposes a reasonable person would consider appropriate in the circumstances.

4. Consent

We obtain consent when required. The form of consent may depend on the sensitivity of the information and the circumstances of collection.

Individuals may withdraw consent upon reasonable notice, subject to legal, regulatory, contractual and record-retention requirements. Withdrawal may affect our ability to provide a requested service.

Consent to receive marketing communications is optional and may be withdrawn at any time.

5. Disclosure of information

We do not sell or rent personal information.

We may disclose information, when reasonably necessary, to:

- Employees and authorized contractors who require it to perform their duties
- Tax-preparation, accounting, document-management, electronic-signature, cloud-storage, communication and cybersecurity providers
- The CRA, provincial tax authorities, the Internal Revenue Service or other government authorities, when authorized or required
- Licensed investment, insurance or mortgage professionals involved in an authorized engagement or referral
- Financial institutions, insurers, lenders, investment dealers and product providers
- Lawyers, notaries, accountants and other professional advisors
- Regulators, law-enforcement bodies or courts where disclosure is required or permitted by law
- A successor organization in connection with a proposed or completed business transaction, subject to applicable privacy requirements

Service providers may use personal information only for the purposes for which they have been engaged, subject to their contractual and legal obligations.

6. Processing outside Canada

Some technology, communication, software or service providers may process or store information outside British Columbia or Canada. Information processed in another jurisdiction may be subject to that jurisdiction's laws and lawful access by its authorities.

Individuals may contact our Privacy Officer for additional information about our service providers.

7. Safeguards

We use administrative, technical and physical safeguards appropriate to the sensitivity of the information under our control. These may include access restrictions, authentication controls, staff confidentiality obligations, secure storage, system monitoring, backups and secure disposal procedures.

No electronic transmission or storage system can be guaranteed to be completely secure. Individuals should not send sensitive tax, identification or financial documents through the general website contact form.

8. Retention and destruction

We retain personal information only for as long as reasonably necessary to provide services and satisfy legal, regulatory, professional, contractual and business requirements.

Tax documents and supporting records may be subject to CRA retention requirements, which commonly require records to be kept for at least six years. When information is no longer required, it is securely destroyed or anonymized, subject to applicable legal requirements.

9. Website analytics and cookies

Our website may use cookies and similar technologies to provide essential functions, protect the website, remember preferences and understand how visitors use the site.

Where required, visitors may manage or decline non-essential analytics or advertising cookies through the cookie-preference tool. Disabling certain cookies may affect website functionality.

10. Third-party websites

Our website may contain links to insurers, financial institutions, investment providers, government agencies and other third parties. Be Sure Financial Inc. is not responsible for the privacy, security, accuracy or content practices of independent third-party websites. Visitors should review the third party's policies before providing information.

11. Access and correction

Individuals may request access to personal information under our control and information about how it has been used or disclosed. Individuals may also request correction of inaccurate or incomplete information.

Requests must be submitted in writing to the Privacy Officer with sufficient information to verify identity and locate the relevant records. We will respond within the timelines required by applicable law, subject to lawful exceptions.

12. Privacy incidents

We maintain procedures for evaluating and responding to suspected privacy or security incidents. Where required by applicable law, we will notify affected individuals and the appropriate regulatory authority.

13. Complaints

Privacy questions or complaints should first be directed to our Privacy Officer. We will review and respond to the concern using our privacy complaint process.

Individuals may also contact the Office of the Information and Privacy Commissioner for British Columbia or, where applicable, the Office of the Privacy Commissioner of Canada.

14. Changes to this policy

We may update this Privacy Policy to reflect changes in our practices, technology, services or legal obligations. The effective date shown at the beginning of the policy identifies the latest version.