

# Privacy Policy

## Terms

By accessing this web site, you are agreeing to be bound by Terms and Conditions of Use by this web site, all applicable laws and regulations, and agree that you are responsible for compliance with any applicable local laws. If you do not agree with any of these terms, you are prohibited from using or accessing this site.

## Authorization

By submitting our application, you certify that all information herein is true and complete. You authorize smart-colleges.com and/or our agents/affiliates to obtain any and all credit information from any sources deemed appropriate. By using smart-colleges.com and/or our agents/affiliates to communicate with you by phone, email, text or any social media platforms. You can withdraw your consent at any time by notifying us or by using the unsubscribe option on any of our electronic messages. You authorize smart-colleges.com and/or our agents/affiliates to provide reports on the status of your application, including information concerning whether you pre-qualify for a loan or not, which lender's loan offer (if any) you choose to accept, whether your application for credit is denied, and whether you accept a loan from that lender. You authorize smart-colleges.com and/or our agents/affiliates to communicate with you by email. You authorize smart-colleges.com to sell to one or more person or organization, car dealerships any or all of which may conduct independent searches in relation to your Personal Information. You authorize smart-colleges.com and/or our agents/affiliates sell and/or otherwise disclose this Personal information to other wholesale lead providers or motor vehicle dealerships which may be able to assist you in purchasing a vehicle.

## Links

smart-colleges.com has not reviewed all of the sites linked to its Internet web site and is not responsible for the contents of any such linked site. The inclusion of any link does not imply endorsement by smart-colleges.com of the site. Use of any such linked web site is at the user's own risk.

## Site Terms of Use Modifications

smart-colleges.com may revise these terms of use for its web site at any time without notice. By using this web site you are agreeing to be bound by the then current version of these Terms and Conditions of Use.

## Governing Law

Any claim relating to smart-colleges.com web site shall be governed by the laws of the Country of Canada without regard to its conflict of law provisions. General Terms and Conditions applicable to Use of a Web Site.

## How We Treat Your Personal Information

Your privacy is very important to us. We created this page to show you how we keep the information you provide to us safe and private.

Involved companies, car dealerships in this loan process are important. When you apply for credit, you must agree that the info you supply to us may be used to apply for consumer credit reports from one or more credit reporting agencies together with their application and administration of your application.

To give you the best possible service, we work together with service providers in order to deal with your loan applications. We do not arrange for or facilitate credit.

We will release some or all of your information to these providers but just to look for credit for you. We take cautionary steps in order to examine the use of the information and stop the use of the information for any other reason whatsoever. All companies herein are required by law to adhere to federal and provincial privacy laws.

Your privacy is very important to us. Accordingly, we have developed this Policy in order for you to understand how we collect, use, communicate and disclose and make use of personal information. The following outlines our Privacy Policy.

We will collect personal information by lawful and fair means and, with the knowledge or consent of the individual concerned. Personal data should be relevant to the purposes for which it is to be used, and, to the extent necessary for those purposes, should be accurate, complete, and up-to-date.

By accepting the terms of this Privacy Policy, you also consent to receiving email about additional products and services from us or any of our affiliates.

We will protect personal information by reasonable security safeguards against loss or theft, as well as unauthorized access, disclosure, copying, use or modification. However, security risks cannot be eliminated and we cannot guarantee that your Personal Information will not be used or disclosed in ways not otherwise described in this Privacy Policy.

If you choose to unsubscribe to our e-mail list, it will not be regarded as a withdrawal of consent. Likewise withdrawing consent directly with the persons or organizations to whom your Personal information has been sold

and/or disclosed will not withdraw the consent that you are providing to us by accepting this Privacy Policy.

We will make readily available to customers information about our policies and practices relating to the management of personal information. We are committed to conducting our business in accordance with these principles in order to ensure that the confidentiality of personal information is protected and maintained.

## Cookies

smart-colleges.com may collect all information regarding your use of our website(s). Such information such as dates and times that you access the website, the browsers and operating systems used, software and devices used, and online services and details of your usage when on our website.

smart-colleges.com websites, online services, email messages and advertisements may collect information via (e.g. cookies, web beacons, tokens, pixels or tags) to assist smart-colleges.com to improve its products, services, customer communications and advertising. This will also help smart-colleges.com keep you safe and prevent fraud.

smart-colleges.com may use information collected in order to be able to recognize you as a user of the smart-colleges.com website or online services, and to facilitate and improve your use of the smart-colleges.com websites or online services. Information may also be used to confirm that messages have been delivered to and opened by you and to provide you with targeted offers unique to you.

You may choose to decline or disable cookies, however doing so may affect your ability to access or use certain features of a website or online service. Much of the information that is automatically collected by technological means is non-personal information (because the information does not identify you), and smart-colleges.com will deal with that non-personal information as explained in this Privacy Policy unless applicable law requires otherwise.

smart-colleges.com may use interest-based advertising services (sometimes called “remarketing” or “retargeting”) provided by third party vendors (such as Google and Facebook) to display unique offers on third party websites and social media sites visited by users of the smart-colleges.com website.

Advertising vendors (such as Google and Facebook) use cookies, pixels or tokens – unique identifiers of a web browser on a specific computer that are installed on the computer when it accesses smart-colleges.com website – to display ads based on the computer’s past access to smart-colleges.com website.

You may always opt-out of Google's use of cookies by visiting Google's Ads Settings. You can also opt out of a remarketing vendor's use of cookies by visiting the Network Advertising Initiative's consumer opt-out page.

If you have any issues with our Privacy Policy, please contact [info@smart-colleges.com](mailto:info@smart-colleges.com)