

PreAxia Health Care Payment Systems, Inc.

PreAxia Privacy Policy

PreAxia Health Care Payment Systems Inc., herein referred to as "PreAxia", is committed to protecting your privacy. Please read the PreAxia Online Privacy Statement below and also any supplemental information as links for additional details about particular PreAxia sites and services that you may use.

This PreAxia Online Privacy Statement applies to data collected by PreAxia through the majority of its Web sites and services, as well as its offline product support services. It does not apply to those PreAxia sites, services and products that do not display or link to this statement or that have their own privacy statements.

Collection of Your Personal Information

At some PreAxia sites, we ask you to provide personal information, such as your e-mail address, name, home or work address or telephone number. We may also collect demographic information, such as your Postal code or Zip code, age, gender, preferences, interests and favorites. If you choose to make a purchase or sign up for a paid subscription service, we will ask for additional information, such as your credit card number, banking information and billing address, which is used to create a PreAxia billing account.

In order to access some PreAxia services, you will be asked to sign in with an e-mail address and password, which we refer to as your credentials. As part of creating your credentials, you may also be requested to provide questions and secret answers, which we use to help verify your identity and assist in resetting your password, as well as an alternate email address. Some services may require added security, and in these cases, you may be asked to create an additional security key. Finally, a unique ID number will be assigned to your credentials which will be used to identify your credentials and associated information.

We may collect information about your visit, including the pages you view, the links you click and other actions taken in connection with PreAxia sites and services. We may also deliver advertisements and provide website analytics tools on non-PreAxia sites and services, and we may collect information about page views on these third party sites as well.

When you receive newsletters or promotional e-mail from PreAxia, we may use web beacons, customized links or similar technologies to determine whether the e-mail has been opened and which links you click in order to provide you more focused e-mail communications or other information.

In order to offer you a more consistent and personalized experience in your interactions with PreAxia, information collected through one PreAxia service may be combined with information obtained through other PreAxia services. We may also supplement the information we collect with information obtained

from other companies. For example, we may use services from other companies that enable us to derive a general geographic area based on your IP address in order to customize certain services to your geographic area.

Use of Your Personal Information

PreAxia collects and uses your personal information to operate and improve its sites and deliver the services or carry out the transactions you have requested. These uses may include providing you with more effective customer service; making the sites or services easier to use by eliminating the need for you to repeatedly enter the same information; performing research and analysis aimed at improving our products, content, services and technologies; and displaying content and advertising that are customized to your interests and preferences.

Some of the Web sites and online services we offer are supported by advertising and as indicated above, we may use some of the information we collect in order to personalize the ads we show you. However, we designed our systems to select ads based only on data that does not personally and directly identify you. For example, we may select the ads we display according to certain general interest categories or segments that we have inferred based on (a) demographic data, including any you may have provided when creating an account (e.g. age, Postal Code or Zip or gender), general demographic data acquired from other companies, and a general geographic location derived from your IP address, (b) the pages you view and links you click when using PreAxia's and its partners' Web sites and services, and (c) the search terms you enter when using Google Search or any other search engine.

When we display personalized ads, we take a number of steps designed to protect your privacy. For example, we store page views, clicks and search terms used for ad personalization separately from your contact information or other data that directly identifies you (such as your name, e-mail address, etc.). Further, we have built in technological and process safeguards designed to prevent the unauthorized correlation of this data.

We also use your personal information to communicate with you. We may send certain mandatory service communications such as welcome letters, information on technical service issues, and security announcements. Some PreAxia services may send periodic member letters that are considered part of the service. We may also occasionally send you product surveys or promotional mailings to inform you of other products or services available from PreAxia and its affiliates.

Personal information collected on PreAxia sites and services may be stored and processed in Canada or any other country in which PreAxia or its affiliates, subsidiaries or agents maintain facilities, and by using a PreAxia site or service, you consent to any such transfer of information outside of your country.

Sharing of Your Personal Information

Except as described in this statement, we will not disclose your personal information outside of PreAxia and its controlled subsidiaries and affiliates without your consent. Some PreAxia sites allow you to choose

to share your personal information with select PreAxia partners so that they can contact you about their products, services or offers. Other sites do not share your contact information with third parties for marketing purposes, but instead may give you a choice as to whether you wish to receive communications from PreAxia on behalf of external business partners about a partner's particular offering (without transferring your personal information to the third party).

Some PreAxia services may be co-branded and offered in conjunction with another company. If you register for or use such services, both PreAxia and the other company may receive information collected in conjunction with the co-branded services.

We occasionally hire other companies to provide limited services on our behalf, such as handling the processing and delivery of mailings, providing customer support, hosting Web sites, processing transactions, or performing statistical analysis of our services. Those companies will be permitted to obtain only the personal information they need to deliver the service. They are required to maintain the confidentiality of the information and are prohibited from using it for any other purpose.

We may access and/or disclose your personal information if we believe such action is necessary to: (a) comply with the law or legal process served on PreAxia; (b) protect and defend the rights or property of PreAxia (including the enforcement of our agreements); or (c) act in urgent circumstances to protect the personal safety of users of PreAxia services or members of the public.

Accessing Your Personal Information

You may have the ability to view or edit your personal information online. In order to help prevent your personal information from being viewed by others, you will be required to sign in with your credentials (user ID and password). You can access and update your profile on PreAxia.com by visiting the dedicated log-in area and then selecting the *My Online Profile* and/or *My Account* tabs.

Communication Preferences

You can stop the delivery of future promotional e-mail from PreAxia sites and services by following the specific instructions in the e-mail you receive.

You may also have the option of proactively making choices about the receipt of promotional e-mail, telephone calls, and postal mail from particular PreAxia sites or services by visiting the dedicated log-in area and then selecting the *My Online Profile* tab.

Security of Your Personal Information

PreAxia is committed to protecting the security of your personal information. We use a variety of security technologies and procedures to help protect your personal information from unauthorized access, use, or disclosure. For example, we store the personal information you provide on computer systems with limited access, which are located in controlled facilities. When we transmit highly confidential information (such as a credit card number or password) over the Internet, we protect it through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

If a password is used to help protect your accounts and personal information, it is your responsibility to keep your password confidential. Do not share this information with anyone. If you are sharing a computer with anyone you should always choose to log out before leaving a site or service to protect access to your information from subsequent users.

Use of Cookies

PreAxia Web sites use "cookies" to enable you to securely sign in to our services and to help personalize your online experience. A cookie is a small text file that is placed on your hard disk by a Web page server. Cookies contain information that can later be read by a web server in the domain that issued the cookie to you. Cookies cannot be used to run programs or deliver viruses to your computer.

PreAxia Web sites use cookies to store your preferences and other information on your computer in order to save you time by eliminating the need to repeatedly enter the same information and to display your personalized content and appropriate advertising on your later visits to these sites.

When you sign in to a site using your PreAxia credentials, we store your unique ID number, and the time you signed in, in an encrypted cookie on your hard disk. This cookie allows you to move from page to page at the site without having to sign in again on each page. This encrypted cookie has an expiration timeout, which renders it invalid if you do not perform any operation in a given time. When you sign out, these cookies are deleted from your computer.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to sign in or use the secured features of PreAxia sites and services that depend on cookies.

Use of Web Beacons

PreAxia Web pages may contain electronic images known as Web beacons - sometimes called single-pixel gifs - that may be used to allow us to count users who have visited those pages and to deliver co-branded services. We may include Web beacons in promotional e-mail messages or our newsletters in order to determine whether messages have been opened and acted upon.

PreAxia may also employ Web beacons from third parties in order to help us compile aggregated statistics regarding the effectiveness of our promotional campaigns or other operations of our sites. We prohibit Web beacons on our sites from being used by third parties to collect or access your personal information.

Finally, we may work with other companies that advertise on PreAxia sites to place Web beacons on their sites in order to allow us to develop statistics on how often clicking on an advertisement on a PreAxia site results in a purchase or other action on the advertiser's site.

Advertisements Displayed by Third Parties

The majority of the online advertisements you see on PreAxia Web pages are displayed by PreAxia. However, we allow third-party ad serving companies, including ad networks, to display advertisements on PreAxia Web pages.

Ad serving companies often place a persistent cookie on your computer in order to recognize your computer each time they display an online advertisement to you. Because these companies may serve advertisements on many different websites, they may be able to compile information over time about where you, or others who are using your computer, saw and/or clicked on the advertisements they display. These companies may use this information to make predictions about your characteristics or preferences and to display targeted advertisements that they believe may be of interest to you. They may also associate this information with your subsequent visit, purchase or other activity on participating advertisers' Web sites in order to determine the effectiveness of the advertisements.

These companies may offer you a way to opt out of ad targeting based on their cookies. You may find more information by clicking on the company names above and following the links to the Web sites of each company.

Controlling "Spam" or Unsolicited E-mail

PreAxia is concerned about controlling unsolicited commercial e-mail, or "spam." PreAxia will not sell, lease or rent its e-mail subscriber lists to third parties.

Changes to This Privacy Statement

We will occasionally update this privacy statement to reflect changes in our services and customer feedback. When we post changes to this Statement, we will revise the "last updated" date at the top of this statement. If there are material changes to this statement or in how PreAxia will use your personal information, we will notify you either by prominently posting a notice of such changes prior to implementing the change or by directly sending you a notification. We encourage you to periodically review this statement to be informed of how PreAxia is protecting your information.

Contacting Us

PreAxia welcomes your comments regarding this privacy statement. If you have questions about this statement or believe that we have not adhered to it, please contact us in writing at the following address.

Attention: Office of the Chief Privacy Officer

PreAxia Health Care Payment Systems Inc.

PreAxia Health Care Payment Systems Inc.
2425 Matheson Blvd E., Suite 800
Mississauga, Ontario
L4W 5K5

Alternatively, you may submit a question via e-mail using the following address: privacy@preaxia.com