

Privacy Policy

At Comwave we are committed to your privacy. This means we do not distribute, rent or sell any of your personal information to third parties except as provided for in this policy or as specifically consented to by you. For example, Comwave may provide your personal information to third party carriers for the provision of services, for billing and/or collection purposes, etc. All such provision of personal information to third party providers shall only be done in accordance with the Personal Information Protection and Electronic Documents Act

Comwave's privacy policy is segregated into ten principles:

- Accountability
- Identifying Purposes
- Consent
- Limiting Collection
- Limiting Use, Disclosure and Retention
- Accuracy
- Safeguards
- Openness
- Individual Access
- Challenging Compliance

Principle #1 - Accountability

Comwave is responsible for personal information under its control and has designated its Privacy Officer as accountable for the company's compliance with the following principles.

- Accountability for Comwave's compliance with the provisions of Comwave's privacy policy rests with the Privacy Office within Comwave, which shall designate one or more persons to be accountable for compliance with the Comwave policy. Other individuals within Comwave may be delegated to act on behalf of designated person(s) or to take responsibility for the day-to-day collection and processing of personal information. The Privacy Office has been created to ensure customers and employees have a designated avenue to answer their privacy-related inquiries.
- Comwave shall make known, upon request, the title of the person or persons designated to oversee Comwave's compliance with this policy.
- Comwave is responsible for personal information in its possession or custody, including information that has been transferred to a third party for processing. Comwave shall use contractual or other means to provide a comparable level of protection while the information is being processed by a third party.
- Comwave shall implement policies and practices to give effect to these principles, including:
 - Implementing procedures to protect personal information;
 - Establishing procedures to receive and respond to complaints and inquiries;
 - Training staff and communicating to staff information about the organization's policies and practices; and
 - Developing information to explain the organization's policies and procedures.

Principle #2 - Identifying Purposes

Where appropriate, Comwave will identify the purposes for which personal information is collected at or before the time the information is collected.

- Comwave collects personal information only for the following purposes:
 - To provide service(s) and/or products to its customers;
 - To establish and maintain responsible commercial relations with customers and to communicate with its customers (which will include, but not be limited to: billing, collection, advertising, promotion and account verification);
 - To understand customer needs and preferences;
 - To afford promotional or other opportunities to our customers (e.g. contests);
 - To meet legal and regulatory requirements; and
- To administer and manage its business operations, including personnel and employment matters. Except where the collection of personal information is reasonably necessary in order to carry out the express wishes of the customer or employee, Comwave shall specify orally, electronically or in writing the identified purposes to the customer or employee at or before the time personal information is collected.
- Persons collecting personal information will be able to explain to individuals the purposes for which the information is being collected, or will refer the individual to a designated person at Comwave who will explain the purposes.
- Unless required by law, Comwave shall not use or disclose personal information for any purpose other than those described above without first identifying and documenting the new purpose and obtaining the consent of the customer, where such consent may not reasonably be implied.

Principle #3 - Consent

The knowledge and consent of the individual are required for the collection, use, or disclosure of personal information, except in certain circumstances as described below:

- In certain circumstances, personal information can be collected, used, or disclosed without the knowledge and consent of the individual. For example, legal, medical or security reasons may make it impossible or impractical to seek consent. When information is being collected for the detection and prevention of fraud or for law enforcement, seeking the consent of the individual might defeat the purpose of collecting the information. Seeking consent may be impossible or inappropriate where there is an emergency threatening the individual's life, health or security, or where the individual is a minor, seriously ill, or mentally incapacitated. In other instances, information may be publicly available. In addition, organizations that do not have a direct relationship with a customer may not always be able to seek consent. For example, seeking consent may be impractical for a charity or a direct-marketing firm that wishes to acquire a mailing list from another organization. In such cases, the organization providing the list would be expected to obtain consent before disclosing personal information.

- Where appropriate, Comwave will generally seek consent for the use or disclosure of the information at the time of collection. In certain circumstances, consent with respect to use or disclosure may be sought after the information has been collected but before use (for example, when Comwave wants to use information for a purpose other than those identified above).
- In obtaining consent, Comwave will use reasonable efforts to ensure that a customer is advised of the identified purposes for which personal information collected will be used or disclosed.
- The form of consent sought by Comwave may vary, depending upon the circumstances and type of information disclosed. In determining the appropriate form of consent, Comwave shall take into account the sensitivity of the personal information and the reasonable expectations of its customers and employees.
- Comwave will seek consent when the information is likely to be considered sensitive. Implied consent will generally be appropriate where the information is less sensitive. The use of services or products by a customer or the acceptance of employment by an employee will be considered implied consent to collect, use and disclose personal information for all identified purposes.
- An individual may withdraw consent at any time, subject to legal or contractual restrictions and reasonable notice. Comwave will inform the individual of the implications of such withdrawal. In order to withdraw consent, an individual must provide notice to Comwave in writing.
- With respect to personal information already collected by Comwave prior to the publication of this policy, this policy will constitute reasonable notice to Comwave's current customers and employees of the purposes and uses for which such personal information has been collected. Should an individual object to these ongoing uses or disclosures, consent may be withdrawn upon providing notice to Comwave in writing.

Principle #4 - Limiting Collection

The collection of personal information will be limited to that which is necessary for the purposes identified by Comwave. Information will be collected by fair and lawful means.

Comwave collects personal information from its customers and employees for the purposes described under Principle #2. Comwave may also collect personal information from such third parties as credit bureaus, employers, personal references or other third parties that represent they have the right to disclose the information.

Principle #5 - Limiting Use, Disclosure and Retention

Personal information will not be used or disclosed for purposes other than those for which it was collected, except with the consent of the individual, or as required by law. Personal information will be retained only as long as necessary for the fulfillment of those purposes.

Comwave may collect, use or disclose personal information without the individual's knowledge or consent in certain circumstances as described in Principle #3.1. Comwave may disclose a customer's personal

information to:

- Another telecommunications company for the provision of telecommunications services to that customer;
- A company involved in providing communications directory services;
- A company involving in providing billing services;
- A person involved in the development, promotion, marketing or enhancement of Comwave's services;
- A credit collections agency;
- Emergency services in an emergency situation;
- Comwave's agents and affiliates;
- A person who, in the reasonable estimation of Comwave, is an agent of the customer; and
- Any other third party, upon receiving the consent of the customer or as required by law.

Comwave may disclose an employee's personal information in the following circumstances:

- In the administration of that employee's benefits;
- In providing references to prospective employers, upon receiving the consent of the employee; and
- As may be required by law.

Only Comwave's employees with a business need to know, or whose duties reasonably so require, are granted access to personal information about customers. Comwave will retain personal information for only as long as required to fulfill the identified purposes or as required by law. Personal information that is longer required to fulfill the identified purposes will be destroyed, erased or made anonymous according to the guidelines and procedures established by Comwave.

Principle #6 - Accuracy

Personal information shall be as accurate, complete and up-to-date as is necessary for the purposes for which it is to be used.

The extent to which personal information will be accurate, complete and up-to-date will depend upon the use of the information, taking into account the interests of the individual. Information will be sufficiently accurate, complete, and up-to-date to minimize the possibility that inappropriate information may be used to make a decision about that individual.

Comwave will update personal information about customers and employees as and when necessary to fulfill the identified purposes or upon notification by the individual.

Principle #7 - Safeguards

Personal information shall be protected by security safeguards appropriate to the sensitivity of the information.

Comwave will protect personal information against loss or theft, as well as unauthorized access, disclosure, copying, use, or modification. The nature of the safeguards will vary depending on the sensitivity of the information that has been collected, the amount, distribution and format of the information, and the method of storage.

Comwave protects all personal information regardless of the format in which it is held. Our methods of protection include:

- Physical measures, such as filing cabinets which are kept locked when not in use and restricted access, both to Comwave's place of business in general and to internal offices as well;
- Organization measures, such as security clearances and limited access on a need to know basis; and
- Technological measures, such as the use of passwords, firewalls and encryption.

Comwave makes its employees aware of the importance of maintaining the confidentiality of personal information. All of Comwave's employees with access to personal information will be required as a condition of employment to contractually respect the confidentiality of personal information.

Comwave will protect personal information it discloses to third parties through contractual agreements stipulating the confidentiality of the information and the purposes for which it is to be used.

Principle #8 - Openness

Comwave shall make readily available to customers and employees specific information about its policies and practices relating to the management of personal information.

Comwave will make information about its policies and practices easy to understand, including:

- The title and address of the person(s) accountable for Comwave's compliance with the policy and to whom inquiries or complaints can be forwarded;
- The means of gaining access to personal information held by Comwave; and
- A description of the type of personal information held by Comwave, including a general account of its use.

Comwave will make this privacy policy available online at www.Comwavenetworks.net/privacy .

Principle #9 - Individual Access

Upon request, a customer or employee shall be informed of the existence, use and disclosure of his or her personal information and shall be given access to that information. An individual shall be able to challenge the accuracy and completeness of the information and have it amended as appropriate.

NOTE: In certain circumstances, Comwave may not be able to provide access to all the personal information it holds about a customer or an employee. Exceptions may include information that is prohibitively costly to provide, information that contains references to other individuals, information that cannot be disclosed for legal, security or commercial proprietary reasons, information that is subject to solicitor-client or litigation privilege, or, in certain circumstances, information of a medical nature. Comwave will provide the reasons for denying access upon request.

Upon request, Comwave will inform an individual whether or not the organization holds personal information about the individual, and will provide that individual with a reasonable opportunity to review any personal

information which Comwave may possess about the individual.

Comwave will allow the individual access to his or her personal information once the individual has provided Comwave with a written request application. Comwave will make the application available to customers through Customer Service Representatives and to employees through the Human Resources Department. The application will include sufficient information to permit Comwave to provide an account of the existence, use, and disclosure to any third parties of this personal information. Comwave will use the application only for this purpose.

Comwave will respond to an application for individual access to personal information within a reasonable time and at minimal or no cost to the individual. The requested information will be provided or made available in a form that is generally understandable.

Comwave will be as specific as possible in providing an account of third parties to which it has disclosed personal information about an individual. When it is not possible to provide a list of the organizations to which it has actually disclosed information about an individual, Comwave will provide a list of organizations to which it may have disclosed information about the individual.

When an individual successfully demonstrates the inaccuracy or incompleteness of personal information, Comwave will amend the information as required. Depending upon the nature of the alleged inaccuracy, amendment involves the correction, deletion or addition of information. Where appropriate, the amended information will be transmitted to third parties having access to the information in question.

When an alleged inaccuracy is not resolved to the satisfaction of the individual, Comwave will record the substance of the unresolved issue. When appropriate, the existence of the unresolved issue will be transmitted to third parties having access to the information in question.

Principle #10 - Challenging Compliance

An individual will be able to address a challenge concerning compliance with the above principles to Comwave's Privacy Officer.

Comwave will maintain procedures for addressing and responding to all inquiries or complaints from its customers or employees about Comwave's handling of personal information.

Comwave will inform individuals who make inquiries or lodge complaints of the existence of relevant complaint procedures.

The person or persons accountable for compliance with this privacy policy may seek external advice where appropriate before providing a final response to individual complaints.

Comwave shall investigate all complaints. If a complaint is found to be justified, Comwave will take appropriate measures, including, if necessary, amending its policies and procedures.

All inquiries or complaints involving Comwave's handling of personal information or compliance with this policy shall be directed to Comwave's Privacy Officer. The Privacy Officer will respond to all such inquiries or complaints within 14 business days of receipt thereof. If necessary, the Privacy Officer will advise the customer or employee of the existence of relevant complaint procedures. Further, if the Privacy Officer deems it advisable, the Privacy Officer may consult with external legal counsel prior to providing a final response with respect to any individual complaint. In any event, the Privacy Officer will make reasonable efforts to resolve all

such complaints within 30 days of receipt of the initial complaint. If a complaint is found to be justified, the Privacy Officer will take reasonable measures to correct the situation, including amending Comwave's policies and procedures if necessary.

For more information, please contact our Privacy Office as follows:

E-mail: privacy@comwave.net