PRIVACY POLICY

Last Updated**: 2026-11-04**

Amaranth Financial Services Inc. dba Speedy Cash ("**Speedy Cash**," "**we**", "**us**", "**our**") recognizes the importance of respecting customers' rights to privacy. This Privacy Policy tells you how we collect, use, store, transfer and disclose your personal information. By providing your information, you agree to your personal information being processed in accordance with this Privacy Policy, as amended from time to time. We adhere to the following 10 key privacy principles as outlined in the Personal Information Protection and Electronic Documents Act (PIPEDA):

1. Accountability – Speedy Cash is responsible for personal information under its control and has designated individuals to be accountable for the organization's compliance.

2. Identifying Purpose - The purposes for which personal information is collected will be identified and communicated at or before the time the information is collected.

3. Consent - Knowledge and consent will be obtained for the collection, use, and disclosure of personal information, except where obtaining consent is inappropriate.

4. Limiting Collection - The collection of personal information is limited to that information which is related to the purposes identified by Speedy Cash.

Information we collect - Speedy Cash will automatically gather website usage information regarding visits to www.SpeedyCash.ca. This data helps us determine which parts of the site are most useful to our visitors and customers. We may track the number, frequency, and lengths of visits. We protect your privacy by maintaining your anonymity. We do not personalize this information by tracking your individual activity at www.SpeedyCash.ca. This renders your visit virtually anonymous. From time to time, we may conduct surveys on our website. Participation is entirely voluntary. Should you choose to participate, your responses will be aggregated and anonymous.

When you apply to open an account at Speedy Cash, you will be asked to provide us with your personal contact information, date of birth, social insurance number (optional), employment information, and references. If your application passes our verifications stage, you will be asked to provide your bank account information. This information is treated in the strictest confidence, is stored on limited access servers, and is dealt with in accordance with this policy.

Use of Personal Information - We will use your information to verify your identity, process your loan application, enhance your experience on our site, and enable us to present content we think you might be interested in. We use your contact information to send you information about our company. We may also use your personal, demographic, and profile data to improve our site, for statistical analysis and for marketing and promotional purposes. Information collected by us may be added to our databases and used for future e-mails or postal mailings regarding site updates, new products and services, upcoming events, and/or status of orders placed online. We may, to the extent permitted under this policy, share your information with other companies or their agents and authorized dealers in order to offer you products and services that you may find attractive, in our sole judgement.

Anti-spam - Where applicable, we will seek your express consent to contact you, including by way of commercial electronic messages. This consent is sought by Amaranth Financial Services Inc. dba Speedy Cash and QC Holdings, LLC, and subsidiaries. You can contact us at info@SpeedyCash.ca or 500 Victoria St. Kamloops BC V2C 2B2. You can unsubscribe at any time from receiving commercial electronic messages by following the instructions in the message.

Even if you have opted out of receiving marketing communications from us, please be aware that we may still contact you for other purposes. For example, we may contact you to provide communications you have consented to receive, regarding the financial services we provide to you, or if you contact us with an inquiry.

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 customer or as required by law. We only retain personal information for as long as is necessary for the purpose for which it was collected. When we no longer are required to retain the information, we will destroy, erase, or de-identify the information. Legal requirements, however, may require us to retain some or all of the personal information we hold for a period of time that is longer than that for which we might otherwise hold it.

Accuracy - Reasonable efforts will be made to ensure that personal information is as accurate, complete, and up-to-date as is necessary for the purposes for which it is used. We will rely on our customers to provide us with current information in order to achieve this accuracy.

Safeguards and Security - We have implemented and maintain high security standards and procedures to safeguard against unauthorized access to your information. We employ appropriate measures to protect consumer information against unauthorized access, disclosure, alteration, or destruction. These may include, among others, encryption, physical access security, and other appropriate technologies. Speedy Cash continually reviews and enhances its security systems, as necessary.

Transfers and disclosures of your personal information –

- **Where we store your personal information**: Your personal information may be stored, processed, or otherwise used by us, our affiliates, or our service providers, both inside and outside of Canada, for example the USA. As a result, the applicable country's courts, governments, or law enforcement agencies could obtain disclosure of your information in accordance with that country's laws.

  Depending on the nature of the personal information, it may be stored in our or in various computer systems we use or that are used by our service suppliers, or in storage installations we use or that are used by our service suppliers.

- **Our service providers**: We may disclose personal information to third parties that are acting on our behalf as agents or suppliers, and the information will be disclosed to them only in order to assist us in providing services. Whenever we hire other organizations to provide support services, they will be required to conform to our privacy standards. These third parties shall use the personal information only for purposes related to the supply of services to us and they will also respect strict contractual conditions that oblige them to maintain the confidentiality of all information.

- **Our employees**: Only authorized personnel have access to personal information. These employees have been informed by us of their obligation to preserve the confidentiality of such personal information. The employees with access may use the personal information only in accordance with the principles set out in this Privacy Policy and applicable legislation.

- **Marketing/Promotional purposes**: No mobile information will be shared with third parties for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Other than as stated in this Privacy Policy, we will not disclose personal information to any external organization without your consent unless we are required or permitted to do so by law.

Cookies - We may use "cookie" technology to obtain non-personal information from visitors to our site. Cookies are pieces of information stored on a user's computer by a website so preferences are remembered on future requests. Pixel tags (also known as web bugs, web beacons, and clear/invisible/tracker GIFs) are signals sent from certain websites or e-mails used to pass certain information to our servers to personalize the website and to track your usage.

Most browsers accept cookies automatically but can be configured not to accept them or to indicate when a cookie is being sent. We do not extract personal information in this process, nor do we provide this information to third parties. Cookies allow us to customize your user interface to speed up the navigation process and to make the website experience more efficient. If your browser is configured to reject cookies, you will not be able to use the features of the website. When you log in, a cookie can tell us whether you've visited us before or are a new visitor.

Openness - Information is available to customers regarding Speedy Cash's policies and procedures relating to the management of personal information. If you have any questions about Speedy Cash's privacy practices, please contact us at: info@SpeedyCash.ca.

Access, correction, and accountability - You or a person authorized on your behalf has the right to request to see and obtain a copy of your personal information and to request changes or corrections to inaccurate or incomplete information. Please note that we may charge a minimal fee for processing such requests.

Changes to this Privacy Policy - We may amend this Privacy Policy from time to time as we add new services, as we improve our current offerings, and as technologies, laws, and regulations change. If we make a change to this Privacy Policy, we will update this document and the Last Updated date noted above, and we will post an updated version of this Privacy Policy. We encourage you to check back periodically to see if we have made any changes. If we make any material or substantive changes in this Privacy Policy, we will notify you by posting a clear and conspicuous notice of these changes on the site and in this Privacy Policy.

Links to Other Websites - Speedy Cash may create links to third party websites. Speedy Cash is not responsible for the content or privacy practices employed by websites that are linked from our website. For this reason, if you link to another website from Speedy Cash, please consult that website's privacy policy.

Contact us - If you have any questions or concerns with respect to your personal information or our practices, you may contact us:info@SpeedyCash.ca.