

The Michael Hill Privacy Policy (Privacy Notice)

In connection with RCS establishing an Account in my name with Michael Hill, I authorize RCS and its affiliates to collect and use credit and other consumer reports concerning me (which may include information such as bankruptcies, legal proceedings, collection actions, the types and amounts of credit advanced to me, and payment histories) from time to time from any consumer or credit reporting agencies, their affiliates, any credit grantor or any other source with whom I have had a financial relationship for the purposes of: (i) determining my eligibility for credit in connection with this application; and (ii) establishing, maintaining, administering and otherwise collecting on my Account. Any information obtained by RCS or its affiliates in connection with this Agreement or concerning my credit history and any information regarding any of my Cards or Accounts with Michael Hill may be disclosed to Michael Hill, its affiliates, any credit grantors, or any consumer or credit reporting agencies for the purposes above.

RCS may also collect my personal information and, where permitted by law, share it with Michael Hill, to provide offers and discounts, events and product announcements that may be of interest to me. Marketing offers may be made through various channels, including email, direct mail, phone and other electronic means. For purposes of marketing by phone, calls will be made to the phone numbers obtained in connection with this Agreement, as updated from time to time.

RCS may use the services of any financial institution or other third party (in Canada, the United States or other countries) as its agent or service provider in connection with the provision of data processing or other services for the purposes above. I understand that, as a result, my personal information may be accessed by law enforcement and other governmental authorities under applicable laws of Canada, the United States and such other countries to which the information has been transferred.

By using your Cards or Accounts, you authorize your wireless operator (Telus, Bell, Rogers, or any other branded wireless operator) to disclose your mobile number, name, address, email, network status, customer type, customer file, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status and device details, if available, to our third party service provider, solely to verify your identity and prevent fraud for the duration of the business relationship.

For additional information on the way in which Michael Hill, RCS and their third party service providers manage your personal information, see the Michael Hill privacy policy at <https://www.michaelhill.ca/privacy-policy> and the RCS privacy policy at <http://www.retailcreditsolutions.com/retail-credit-privacy.html>.