

## **What Does TCA Managers Inc., do with your Personal Information?**

**TCA** is committed to protecting the privacy and security of customer personal information. This policy explains the types of personal information we collect, how it is used, and the steps we take to ensure customer personal information is handled appropriately. Depending on your jurisdiction, you have certain rights under applicable law regarding the personal data we process, which may include the right to request access or deletion.

<b>Why?</b>	Financial companies may choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>○ Social security number</li> <li>○ Account balance and payment history</li> <li>○ Credit history and credit scores</li> <li>○ Name, DOB and Addresses</li> </ul> <p>When you <i>close your card</i>, we continue to share information about you according to our policies.</p>
<b>How?</b>	All financial companies need to share customer’s personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the sections below, we list the reasons financial companies can share their customer’s information; the reasons TCA choses to share; and whether you can limit this sharing

### **Contact us:**

- By calling toll-free: 1-800-624-6171
- By e-mail to: [service@truuniverse.com](mailto:service@truuniverse.com)
- By mail to: TCA Managers Inc., 2680 Skymark Avenue, Ste #700 Mississauga, ON. L4W 5L6

*Unless we hear from you, we can begin sharing your information 30 days from the date of this letter. However, you can contact us at anytime to limit our sharing.*

Reasons we can share your personal information	Does TCA Share?	Can you limit this sharing?
<p><b>For our everyday business purposes:</b></p> <ul style="list-style-type: none"> <li>• process your transactions, maintain your account;</li> <li>• report to credit bureaus;</li> <li>• verify your identity and the identities of other members of your company;</li> <li>• bill developers for our services and to transmit payment;</li> <li>• comply with law, such as tax reporting;</li> <li>• respond to your comments and help personalize the services</li> <li>• experience for you;</li> <li>• communicate with you about products, services, offers, and events offered or sponsored by TCA and to provide news or other information we think may be of interest to you;</li> <li>• protect the rights, privacy, safety, or property of TCA and others;</li> <li>• detect and prevent fraud, malicious activity and other illegal activities or as required by law; and</li> <li>• for any other reason described to you when the information was</li> <li>• collected.</li> </ul>	Yes	No
<p><b>For our marketing purposes:</b> To offer, improve and develop our products and services to you.</p>	Yes	No
<p><b>For joint marketing with other Financial Companies (such as credit card companies)</b></p>	Yes	No
<p><b>For our affiliates everyday business purpose:</b> Information about your transactions and experiences.</p>	Yes	No

<b>For our affiliates to market to you:</b> Our affiliates can be financial companies or non-financial companies.	Yes	Yes, (Check choices on Mail-in Form)
<b>For non-affiliates to market to you:</b>	Yes	Yes, (Check choices on Mail-in Form)

## **Sharing Practices**

### **How often does TCA Notify me about their practices?**

We must notify you about our sharing practice when you first become a customer.

### **How does TCA protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### **How does TCA collect my personal information?**

We collect information as required by law for transactions on our cards. We also collect personal information from others, such as credit bureaus, affiliates and other companies.

## **California Residents**

Under California Consumer Privacy Act (“CCPA”), and subject to certain limitations and exceptions, if you are a California resident, you may have the following rights with respect to information we collect:

- to request access to more details about the categories and specific pieces of personal information we may have collected about you in the last 12 months (including personal information disclosed for business purposes);
- to request deletion of your personal information;
- to opt-out of any “Sales” of your personal information, if a business is selling your information; and
- to not be discriminated against for exercising these rights.

Please note TCA does not “Sale” personal information to any parties.

## US MAIL-IN FORM

**Check any/all you want to limit:**

- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.
- All of the above

**Please Note: All fields are required**

<b>Your Name:</b>	<b>Mail to:</b>
<b>Your Email Address:</b>	
<b>Your Full Address:</b>	
<b>Your 16 Digit Card Number:</b>	

## US MAIL-IN FORM CALIFORNIA RESIDENTS ONLY

**Check any/all you want to limit:**

- Request access to more details about what personal information we may have collected.
- Request deletion of your personal information.
- All of the above

**Please Note: All fields are required**

<b>Your Name:</b>	<b>Mail to:</b>
<b>Your Email Address:</b>	
<b>Your Full Address:</b>	
<b>Your 16 Digit Card Number:</b>	