

Keeping Your Information Accurate a Priority

The Hardman Group Limited strives to ensure that the personal information we have on file about you is an accurate and up-to-date as necessary for the Identified Purposes for which it is to be used. If any information needs to be updated or amended to reflect change in your situation, we make every effort to update your records.

If You Have a Complaint, We Want to Know About it

If you have a complaint related to this Personal Information Policy, or any of our procedures, contact our Privacy Officer. If your complaint is justified, we will take the steps necessary to resolve the issue, including amending our Policy and Practices, if necessary.

How to Contact Us

Updated versions of this Personal Information Policy are posted on The Hardman Group's website at: www.hardmangroup.ca, or you can direct any questions about this policy to our Privacy Officer at the telephone, e-mail address or mailing address below:

Privacy Officer - The Hardman Group Limited

1226 Hollis Street . Halifax, Nova Scotia . B3J 1T6

Telephone: 902-429-3743

E-Mail: privacy@hardmangroup.ca

Internet: www.hardmangroup.ca

Withdrawal Consent Form

No, I do not give consent for The Hardman Group Limited to maintain, collect, use or disclose my personal information, or to promote their services to me.

If you wish to withdraw your consent to the collection, use or disclosure of your personal information in other ways, please contact the Hardman Group's Privacy Officer.

Name: _____ Signature: _____

Date: _____

You may return the above withdrawal of consent form at any time. In the event that you do not withdraw your consent, we reserve the right to imply your consent for the purposes specified within this accompanying brochure until such time as you either provide further written consent, or withdraw your consent.



The Hardman Group Limited

Privacy Policy

Committed to Protecting Your Personal Information



Our Commitment to You

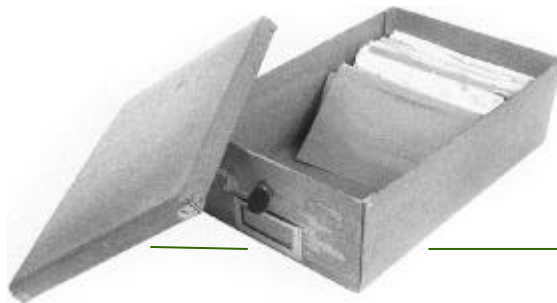
At The Hardman Group Limited, we recognize the sensitive nature of your information and take appropriate precautions to protect your privacy. When you entrust us with this information, you can be certain it will be used only within our strict guidelines because we want you to know that The Hardman Group Limited protects your personal information.

Your Personal Information

Personal information is information about an identifiable person, excluding information listed in public records.

When you became a Hardman Group client, you shared important personal information with us. You do this so we can serve you better; knowing we will honour and respect your privacy. We collect, use and hold personal information about our clients to help us meet and maintain the highest standards of service. This information can include your name, address, vehicle information, plate number, phone number and banking information.

We obtain this information from you directly and from the product and service arrangements you make with or through us.



Why We Need Your Information

Because of the importance placed on clients' confidentiality, The Hardman Group Limited will only collect, use or disclose information that we absolutely need. The Hardman Group Limited will ask for information for the following purposes:

- To verify your identity;
- To provide you with the services that you've requested;
- To make doing business with The Hardman Group Limited more convenient for you;
- To comply with legal and regulatory requirements;
- To contact you in regards to your account;
- To evaluate your credit standing.

Personal Information Consent

Your knowledge and consent are required before we may collect, use or disclose your personal information.

How Do You Provide Us With Your Consent?

We accept any of the following as your consent for our existing use and future collection, use and disclosure of your personal information.

- Your receipt of this Personal Information Policy, unless you advise the Hardman Group Limited either orally or in writing, that you do not agree with the terms stated in this Policy, and that you wish to opt out of all portions of it;



- Your express written or oral consent as obtained through an application process; or
- Your consent as provided by your authorized representative, such as power of attorney.
- For current clients, implied consent will apply where we can conclude that you have given consent by deciding not to withdraw your consent.

How Can You Withdraw Your Consent?

- You may withdraw your consent at any time upon reasonable notice, subject to legal or contractual restrictions. Please note, however, that withdrawing your consent may affect our ability to continue to provide you with the products and services that you have or would like to receive.

How Long Do We Keep Your Personal Information?

- Your personal information is retained only as long as we need it to effectively provide products and services to you, and for a reasonable length of time thereafter as required by law.

How Do We Protect Your Personal Information?

- Whether in electronic or paper-based format, The Hardman Group maintains strict security systems to safeguard your personal information from unauthorized access, disclosure or misuse. As well, when we no longer need your personal information, we take as much care to destroy it as we do in storing it.