

Dear Moneris Merchant:

Moneris Solutions Corporation is required to comply with federal legislation effective January 1, 2004, governing the use, collection and disclosure of personal information, and we have implemented a corporate Privacy Policy in order to do so. Our Privacy Policy addresses the collection, use and disclosure of your personal information. Personal information is information about an identifiable individual and does not include information about corporations, partnerships or other non-individuals. The personal information we may ask you for, and the personal information that we currently have, would depend upon the nature of the services we provide to you.

We may collect, use and disclose personal information to respond to applications for our services and to provide our services to you, as well as in the following ways:

- to determine your financial situation by collecting credit and related financial information from our affiliates, strategic partners, credit agencies, other financial institutions and from references provided by you;
- to facilitate the provision of our services by sharing your information with our third party service providers, credit and debit card issuers, credit and debit card associations, credit agencies and similar parties connected to credit or debit card services;
- to investigate potentially fraudulent or questionable activities regarding your merchant account(s) or the use of our services;
- for reporting purposes under credit or debit card association rules or regulations and to credit and debit card issuers, financial institutions or other credit or debit card related entities;
- to offer you related products and services that might benefit you; and
- in the course of an actual or potential sale, reorganization, consolidation, merger or amalgamation of our business.

In addition we may also collect, use and disclose personal information when required or permitted by law.

Please take a moment to read our **Privacy Policy**, which can be found at www.moneris.com. If you have any questions or concerns about the Privacy Policy or the information in this statement, please send an email to privacyofficer@moneris.com or fax to (416) 734-1754. If you would like more information on the privacy legislation, please refer to the website of the federal Privacy Commissioner at www.privcom.gc.ca.

Yours truly,



James Baumgartner – *President and Chief Executive Officer*

* To help us keep our records up to date, please notify us of any changes to your address, contact or other personal information, or any changes in the nature of your business at **1-866-319-7450**.