

ADMISSIONS POLICY

To be admitted to ILSC, prospective students must submit a valid copy of international ID (such as a passport or Driver's License) along with a signed copy of this application form (as noted on page 1, a parent/guardian must also sign if the student is a minor).

ILSC has monthly session start dates. Students can also commence their studies on any Monday during most of the year.

Minimum age for general studies and most specialty programs is 16* at the commencement of studies.

**For ILSC's Junior programs, students must be between 10-17 years old, and a different set of policies and procedures applies—please refer to the Junior Program application form to see the applicable junior program policies and student contract.*

DISPUTE RESOLUTION POLICY

ILSC encourages an open dialogue between all students and school staff. In the event of a dispute between ILSC and a student, the following dispute resolution policy shall be followed.

Step 1: An open dialogue between the student and their Program Director (or another Program Director in their absence) shall take place in the hope of finding a quick and mutually acceptable solution to the dispute.

Step 2: In the event that Step 1 is not successful, a meeting shall be convened between the student and the Academic Director (or a different Program Director from Step 1 in their absence) in the hope of finding a mutually acceptable solution to the dispute. (This will take place within 1 week after the unsuccessful attempt outlined in step #1)

Step 3: If Step 2 proves to be unsuccessful, the student shall submit their complaint in writing, and the Director (or the Academic Director in their absence) shall respond in writing, outlining solutions to the dispute. (This will take place as soon as possible and no later than within 15 work days of receiving the letter).

Step 4: The mediator must be impartial and mediation shall take place at the earliest date possible once a mediator has been identified.

For steps 2 to 4: a student who makes a complaint, may be represented by an agent or a lawyer.

Step 5: If the dispute remains unresolved after Step 4, ILSC students may file their complaint with the Private Career Training Institutions Agency (PTIB) of BC for Vancouver campus students, or Languages Canada for Toronto or Montreal students.

ATTENDANCE AND LATENESS POLICY

Students are expected to attend class regularly. They must attend 80% of their classes each session as part of the requirement to receive a credit for each course taken. If a student is absent for more than 20% of the overall study period, the official ILSC certificate will not be given.

All students are expected to be on time to classes.

Attendance, punctuality and participation are important parts of learning.

- Students who come to class every day learn more English.
- Students who come to class on time don't miss important parts of the lesson.
- Students who come to class on time join with the other students and the teacher in getting the class off to a good start.

Penalties will apply to those who arrive late:

- If a student arrives between 1 and 15 minutes late for class, 15 minutes will be deducted.
- If a student arrives later than 15 minutes after the class start time, the student may either be allowed to enter the class quietly or asked to return after the break. 90 minutes will be deducted.
- If a student leaves or arrives at the break, 90 minutes will be deducted.
- If a student develops a habit of being late or skipping classes, he/she may be referred for counselling.
- Students who arrive late are expected to catch up on what they missed. If a student requires additional information to catch up, he/she should request it from the teacher at an appropriate, non-intrusive time.
- Continual problems with attendance and lateness may result in dismissal. See the Dismissal Policy.

CANCELLATION & REFUND POLICY—ILSC-VANCOUVER

1. If the institution receives tuition from the student, or a person on behalf of the student, the institution will refund the student, or the person who paid on behalf of the student, the tuition that was paid in relation to the program in which the student is enrolled if:
 - a. the institution receives a notice of withdrawal from the student no later than seven days after the effective contract date and before the contract start date;
 - b. the student, or the student's parent or legal guardian, signs the student enrolment contract seven days or less before the contract start date and the institution receives a notice of withdrawal from the student between the date the student, or the student's parent or legal guardian, signed the student enrolment contract and the contract start date; or
 - c. the student does not attend a work experience component and the institution does not provide all of the hours of instruction of the work experience component within 30 days of the contract end date.

2. The institution will refund the tuition for the program and all related fees paid by the student or a person on behalf of the student enrolled in the program if the student is enrolled in the program without having met the admission requirements and did not misrepresent his or her knowledge or skills when applying for admission.
3. If a student does not attend any of the first 30% of the hours of instruction to be provided during the contract term, the institution may retain up to 50% of the tuition paid under the student enrolment contract unless the program is provided solely through distance education.
4. Unless the program is provided solely through distance education, if the institution receives a notice of withdrawal from a student:
 - a. more than seven days after the effective contract date and
 - i. at least 30 days before the contract start date, the institution may retain up to 10% of the tuition due under the student enrolment contract, to a maximum of \$1,000.
 - ii. less than 30 days before the contract start date, the institution may retain up to 20% of the tuition due under the student enrolment contract, to a maximum of \$1,300.
 - b. after the contract start date
 - i. but before 11% of the hours of instruction to be provided during the contract term have been provided, the institution may retain up to 30% of the tuition due under the student enrolment contract.
 - ii. and after 10% but before 30% of the hours of instruction to be provided during the contract term have been provided, the institution may retain up to 50% of the tuition due under the student enrolment contract.
5. Unless the program is provided solely through distance education, if the institution provides a notice of dismissal to a student and the date the institution delivers the notice to the student is:
 - a. before 11% of the hours of instruction to be provided during the contract term have been provided, the institution may retain up to 30% of the tuition due under the student enrolment contract.
 - b. after 10% but before 30% of the hours of instruction to be provided during the contract term have been provided, the institution may retain up to 50% of the tuition due under the student enrolment contract.
6. If the institution provides the program solely through distance education and the institution receives a student's notice of withdrawal or the institution delivers a notice of dismissal to the student and:
 - a. the student has completed and received an evaluation of his or her performance for at least 30% of the hours of instruction to be provided during the contract term, the institution may retain up to 30% of the tuition due under the student enrolment contract, or
 - b. the student has completed and received an evaluation of his or her performance for more than 30% but less than 50% of the program, the institution may retain up to 50% of the tuition due under the student enrolment contract.
7. The institution will refund fees charged for course materials paid for but not received if the student provides a notice of withdrawal to the institution or the institution provides a notice of dismissal to the student.
8. Refunds required under this policy will be paid to the student, or a person who paid the tuition or fees on behalf of the student, within 30 days:
 - a. of the date the institution receives a student's notice of withdrawal,
 - b. of the date the institution provides a notice of dismissal to the student,
 - c. of the date that the registrar provides notice to the institution that the institution is not complying with section 1(c) or 2 of this policy, or
 - d. after the first 30% of the hours of instruction if section 3 of this policy applies.
9. If an international student delivers a copy of a refusal of a study permit to the institution, sections 1(a), 1(b), 4, 7, and 8 of this policy apply as if the copy of the refusal were a notice of withdrawal, unless:
 - a. the international student requests an additional letter of acceptance for the same program that was the subject of the refusal of a study permit, or
 - b. the program is provided solely through distance education.
10. Change of schedules is considered the same as withdrawal. i.e. for a schedule change of Full-Time Intensive (30 lessons/week) to Full-Time (24 lessons/week), you will have to withdraw from the whole program and re-apply for the Full-Time program.

PAYMENT POLICY - ILSC VANCOUVER

For programs of 6 months or longer, students have the option to pay in two instalments

CANCELLATION & REFUND POLICY—ILSC-TORONTO & ILSC-MONTREAL

1. A student may be entitled to a refund of tuition fees in the event that:
 - a. The student provides written notice to ILSC that he or she is withdrawing from the program; OR
 - b. ILSC provides written notice to the student advising that the student has been dismissed from the program.
2. The written notice of withdrawal or dismissal may be delivered in any manner provided that a receipt or other verification is available that indicates the date on which the notice is delivered.
3. The notice of withdrawal or dismissal is deemed to be effective from the date it is delivered.
4. The refund to which a student is entitled is calculated on the total tuition fees due under the contract. Where total tuition fees have not yet been collected, ILSC is not responsible for refunding more than has been collected to date and a student may be required to make up for monies due under the contract.
5. If ILSC has received fees in excess of the amount it is entitled to under the student contract, the excess amount must be refunded.
6. If your study permit or visa is denied, ILSC will retain the cancellation fee of \$200.00 (non refundable) and, if applicable, the \$230 accommodation registration fee.
7. Refund policy for students:
 - a. Refunds before the program of study begins:
 - i. If written notice of withdrawal is received by ILSC within 7 days after the contract is made, and before the commencement of the period of instruction specified in the contract, ILSC may retain 5% of the total tuition and fees due under the contract to a maximum of \$250.
 - ii. If written notice of withdrawal is received by ILSC 30 days or more before the commencement of the period of instruction specified in the contract and more than 7 days after the contract was made, ILSC may retain 10% of total tuition only due under the contract to a maximum of \$1000.
 - iii. Subject to Section 7 (a) (i) above, if written notice of withdrawal is received by ILSC less than 30 days before the commencement of the period of instruction specified in the contract, and more than 7 days after the contract was made, ILSC may retain 20% of the total tuition only, due under the contract to a maximum of \$1300.
 - b. Refunds after the program of study starts:
 - i. If written notice of withdrawal is received by ILSC or a student is dismissed before 10% of the period of instruction specified in the contract has elapsed, ILSC may retain 30% of the tuition due under the contract.
 - ii. If written notice of withdrawal is received by ILSC, or a student is dismissed after 10% and before 30% of the period of instruction specified in the contract has elapsed, ILSC may retain 50% of the tuition due under the contract.
 - iii. If a student withdraws or is dismissed after 30% of the period of instruction specified in the contract has elapsed, no refund is required.
8. Where a student did not meet ILSC's specific minimum requirements for admission through no misrepresentation or fault of their own, ILSC must refund all tuition and fees paid under the contract, less the applicable non-refundable student application or registration fee.
9. Where a student withdraws or is dismissed from their program, they are entitled to 100% refund of any as-yet to be received consumables that have been pre-paid.
10. Where a student withdraws or is dismissed from their program after receiving technical equipment from ILSC free of charge:
 - a. The student must return the equipment unopened or as issued within 14 calendar days; AND
 - b. If the student fails to return the equipment as set out above, ILSC may deduct the reasonable cost of the equipment from any amount to be refunded to the student.
11. Refunds owed to students must be paid within 30 days of ILSC receiving written notification of withdrawal and all required supporting documentation, or within 30 days of an institution's written notice of dismissal.
12. Where the delivery of the program of study is through home study or distance education, refunds must be based on the percent of the program of study completed at the rates as set out in Section 7 above.
13. Change of schedules is considered the same as cancellation. i.e. for a schedule change of Full-Time Intensive (30 lessons/week) to Full-Time (24 lessons/week), you will have to cancel the whole program and re-apply for the Full-Time program.

PROGRAM DELIVERY

The ILSC Education Group Inc. (ILSC–Vancouver, ILSC–Toronto, and ILSC–Montréal) offers programs and courses that are primarily delivered through classroom instruction. Some programs include additional activity components that may take place outside of the classroom.

ENGLISH/FRENCH ONLY POLICY

In order to protect the English or French* speaking environment, we have an English or French* Only Policy in the school. This means that whenever you are in the school or participating in school activities, you must speak English or French (whichever language you are studying.)

If you violate the policy, the following rules apply:

- **FIRST OFFENCE**—The student will receive a written warning.
- **SECOND OFFENCE**—The student will be suspended from school for 1 day.
- **THIRD OFFENCE**—The student will be suspended from school for 3 days.
- **FOURTH OFFENCE**—The student will be suspended from school for one week, and a letter will be sent to the agent and/or parents.

After the fourth offence, a student may be dismissed in line with the dismissal policy.

The English Policy is in place to help you and your fellow students get the most out of your language learning experience at ILSC. We expect all students to follow and respect this policy and are sure you will see your language skills improve as a result.

**French only applies in Montréal only.*

ASSESSMENTS AND CERTIFICATES

Students complete an assessment test on their first day at the school in order to ensure they are placed at the correct level.

Most students will complete one academic level within 8 weeks.

Every study session (4 weeks), teachers provide students with a Student Progress Report (SPR). Students must earn at least 70% on their Student Progress Report to move to the next level. The Student Progress report assesses student performance in class (speaking skills, grammar skills, etc.) and assessment results (tests, homework, quizzes, etc.).

Students will receive a certificate of completion at the end of their studies as long as they have met the attendance requirement. Students will also receive additional certificates for most specialty programs upon successful completion of program requirements.

GRADE AND ASSESSMENT APPEAL POLICY

In cases where a student wishes to appeal a teacher's assessment, the student can meet with a program director or designate. A review of the student's attendance and academic progress will be done. The final assessments and reports will be reviewed. In cases where there is reason to question the final result, the student may be asked to complete a writing prompt and/or interview. The outcome of the appeal will be explained to the student, and a record kept.

In cases where a student wishes to appeal his initial assessment, the student's placement results will be reviewed by a second academic staff and an explanation of the decision will be provided.

POLICY ON DIGNITY AND RESPECT

Canadian Society recognizes differences and diversity. This requires that all people be treated with dignity and respect. As one of the School's explicit goals is to keep developing a humanist, people-caring community, it is school policy to support these principles, and to maintain an environment free from all types of personal discrimination and harassment, or bullying.

All students are assigned to Student Advisors based on their nationality. Students are encouraged to speak with their Student Advisor if they feel unsafe in any way while studying at the school. Teachers are in daily contact with students, and are often the first to recognize if a student is experiencing personal challenges.

Teachers are encouraged to refer students to Program Directors or Student Advisors if they are expressing discontent. Teachers are expected to communicate to Program Directors in cases where students' behavior is viewed as inappropriate or unacceptable. In cases where counselling does not yield positive results, the student may be suspended from further study. In cases where behavior is extremely offensive or hurtful, the student may be dismissed from the school.

DISMISSAL POLICY

The Code of Conduct students are expected to follow includes:

- Attend school in accordance with the attendance policy.
- Speak English in the college in accordance with the English Only Policy.
- Treat all students and staff with dignity and respect.
- Refrain from any disruptive or offensive classroom behaviour.
- Follow the Cell Phone / Electronics Policy during class.
- Complete all assignments and examinations on the scheduled completion dates.
- Refrain from cheating or plagiarising in completing class assignments.
- Ensure that outstanding tuition fees are paid.
- Treat school property with respect.
- Refrain from bringing weapons of any kind (i.e. knives, guns) to school.
- Refrain from possessing, consuming, or being under the influence of any alcohol, cannabis or any prohibited mood altering substances on the institution's property.
- Refrain from making inappropriate remarks concerning another student or staff's ethnicity, race, religion or sexual orientation.
- Any other conduct which is determined to be detrimental or damaging to the other students, staff members or the Institution.

Whenever a student has repeatedly demonstrated unprofessional behavior, against the Code of Conduct, that student will be placed on probation. The student may receive a verbal warning for the first offence; however the incident must be documented and kept in the student file. On the second occurrence, the student receives a letter of probation, where the incident is stated and the conditions of the probation are outlined.

The student will be dismissed from the school when it becomes apparent that there is neither the desire nor the ability of complying with the probation terms. It is necessary to supply the student with a letter and at the same time a statement of charges. In all cases the probation and dismissal must be well documented. This means that under normal circumstances the student must have advance knowledge that dismissal is a real possibility should the student fail to meet the probation terms.

Any of the following, if substantiated, will result in immediate dismissal without a warning letter or probationary period, and police will be summoned, as required:

- Sexual assault.
- Physical assault or other violent acts committed on or off campus against any student.
- Verbal abuse or threats.
- Vandalism of school property.
- Theft.

Concerns related to a student's conduct shall be referred to the Program Directors to process in accordance with this policy.

In Vancouver, if you miss lessons, then you must tell us as soon as possible. You can email studentservices.vancouver@ilsc.com. You can also visit your student advisor if you wish to talk to someone.

ACCOMMODATION CANCELLATION AND REFUND POLICY

Homestay Cancellation before arrival:

If a student cancels their homestay accommodation, in writing (via email), at least two business days prior to arrival, the student is eligible for the following refunds from ILSC:

- Any fees paid for the homestay weeks will be refunded; and
- ILSC will retain the non-refundable accommodations registration fee.*

**In the case of a visa refusal, ILSC will refund the accommodations registration fee.*

Homestay Cancellation after arrival:

If a student wishes to cancel their homestay accommodation after arrival, they must give two weeks' notice to ILSC's accommodations department, in writing, using our accommodation cancellation form. The student is eligible for the following refunds from ILSC:

- If a student follows the two week notice procedure, any fees paid for remaining weeks in the homestay will be refunded after departure from the homestay.
- If a student fails to provide two weeks' cancellation notice, ILSC will deduct two weeks of accommodation fees from any fees paid for remaining weeks in the homestay; the remaining balance will be refunded.

Please note, ILSC will send homestay family details two weeks prior to arrival. After arrival, students have a 5 night grace period where they may request to change their homestay family.

Residence & Alternative Accommodation Cancellation:

Refunds will be applied according to the refund and cancellation policies set by the specific Residence or Alternative Accommodation provider. For full cancellation and refund policies, please visit www.ilsc.com.

COLLECTION OF PERSONAL INFORMATION AND CONSENT (ILSC-TORONTO)

ILSC-Toronto is designated by the Ontario Ministry of Training, Colleges and Universities (the "Ministry") to host international students under Canada's new International Student Program.

As part of the designation and renewal processes under the International Student Program, the Ministry can conduct a site assessment at any time to verify the information in ILSC-Toronto's application with respect to its educational policies and procedures for all students. As part of any site assessment, the Ministry needs to review a representative sample of student records, such as student contracts, registration forms, records of enrollment, documents pertaining to academic assessment and progress, and other documents contained in the student file. This is to ensure that ILSC-Toronto has implemented educational policies and procedures for both its international and domestic students. As such, the Ministry may need to make copies of student records in order to complete the designation process, which requires student consent to access the personal information you have provided to the school.

ILSC-Toronto is also required to share enrollment information and reporting with Immigration, Refugees and Citizenship Canada (IRCC) as a condition of being a designated institution approved under the International Student Program.

By signing the student contract listed on page 2 of this application form;

- you give consent to the Ministry to collect your personal information from your school and use it for the purposes outlined above; and
- you consent to share your attendance information with the IRCC for the purposes of the International Student Program.

The Ministry collects and uses this information under the authority of s. 38(2) of the Freedom of Information and Protection of Privacy Act and the Immigration and Refugee Protection Act (Canada) and its Regulations. Questions about the collection, use and disclosure of this information may be addressed to:

Manager, Quality and Partnerships Unit

Private Career Colleges Branch
Ministry of Training, Colleges and Universities
77 Wellesley Street West P.O. Box 977
Toronto, Ontario M7A 1N3
1-416-314-0500 or ISP.TCU@ontario.ca

PRIVACY POLICY

This Privacy Policy (the "Policy") applies to the collection and use of personally identifiable information (the "Personal Information") gathered through the enrolment process, use of the ILSC Education Group's website (the "Website"), related student app, the ILSC Learning Management System (the "LMS"), the ILSC landing pages, and the ILSC interactive chat (collectively, the "Other Services") that are owned and/or operated by the ILSC Education Group ("ILSC").

ILSC is committed to protecting your privacy! In this Policy, 'we,' 'our,' or 'us,' refers to ILSC and its subsidiaries and affiliates. The Policy (i) describes the Personal Information that we may collect through the Website and the Other Services, (ii) explains the purpose of collecting and the use of such Personal Information, and (iii) explains how and when we may share it.

LIMITING COLLECTION

ILSC takes your privacy seriously. Any Personal Information that you provide to ILSC is limited to that which is needed for the purposes identified by us. Personal Information is collected by fair and lawful means only.

ACCOUNTABILITY

We are responsible for all Personal Information under our control, whether supplied to us directly by you or by a third party, or that we have provided to a third party for processing. We have established policies and procedures to comply with our Policy, and have designated a Privacy Officer who is responsible for ensuring we comply with privacy legislation. If you need to contact our Privacy Officer regarding your specific privacy questions or concerns, please see the contact information at the end of the Policy.

COLLECTION OF PERSONAL INFORMATION

a. Initial inquiries through the Website

Various types of Personal Information may be required from you in order to proceed with an inquiry or enrollment with ILSC or when opting in to an email subscription service. In most cases, this Personal Information includes your name, e-mail address and/or telephone number.

ILSC may send you information regarding our products and services through e-mail. You may choose to receive this information by filling out a contact form on our Website and giving us your consent. There may be times where, following your request, you may be contacted by a representative of ILSC to further assist you with any questions or concerns you may have.

b. Customer Relationship Management (CRM)

Through our cloud based CRM, Personal Information that may be stored includes your name, email address, telephone number and nationality. For a list of all Personal Information obtained by ILSC, please view our contact form page here. Our in-house team uses that Personal Information to respond to inquiries. Unless required by law, we do not share this Personal Information with third party agencies.

c. ILSC.com Chat

Through our automated chat found online at www.ilsc.com, www.ilsc.com.br, www.ilsc-espanol.com, www.ilsc.ru, www.learnfrench.ca, and www.continuing-education.ilsc.com Personal Information that we may collect includes your name, email address and nationality. In addition, our in-house team may ask some follow-up questions involving additional Personal Information in order to determine course interests and assist students in the most efficient way. Unless required by law, we do not share this Personal Information with third party agencies.

d. Facebook remarketing

Facebook may use cookies to display ads based on past visits to the Website. Any data collected will be used in agreement with our own Policy as well as Facebook's privacy policy. You can set preferences for how Facebook advertises to you within your Facebook profile – instructions are available via Facebook.

e. Google Analytics

Through Google Analytics, ILSC can track location of website traffic and the source of our visitors browsing (desktop, tablet, mobile etc.) as well as the total time spent on the Website. IP addresses, URLs visited, and related information is recorded for all site visitors for the purpose of site traffic analytics and captured as part of normal operation in our server logs. Cookies are used to track logins, sessions, and collect anonymous traffic data.

This information is used to understand our audiences, including where they are from, what they are looking for and how we can best assist them. This information allows ILSC to stay in tune with our audiences and helps to improve our online user experience.

For more information on how Google uses data when you use our Website, the student app and the LMS, please refer to this link: www.google.com/policies/privacy/partners

f. Student app and the LMS

Any Personal Information you provide to ILSC through our student app and the LMS will be used for the sole purpose of responding to your specific questions or concerns. Your Personal Information may be accessible to staff who administer the platforms and the infrastructure. We will ensure that our staff and those acting on our behalf obtain, use and disclose Personal Information collected through the use of our student app and the LMS lawfully and correctly. Unless required by law, we do not share this Personal Information with third party agencies.

g. Internal database

In the case of a student registration, Personal Information that is required includes name, e-mail address, passport information and date of birth. Please view our application form for all required information here. ILSC's internal database stores Personal Information from a completed application form as well as students' schedules, grades and attendance. We will ensure that our staff and those acting on our behalf obtain, use and disclose Personal Information from our internal database lawfully and correctly. Unless required by law, we do not share this Personal Information with third party agencies.

h. ILSC Education Group Landing pages

ILSC occasionally has landing pages, which require basic Personal Information such as name, email address, telephone number, and nationality. Our in-house team will use this Personal Information to respond to inquiries appropriately. Unless required by law, we do not share this Personal Information with third party agencies.

i. Third party payments

When you make any purchases through our Website, you make that payment to us using our third party payment tools. We do not collect any payment information from you; we merely process that data in passing it on to our third party payment providers, for them to process the payment. All credit card information (numbers, expiration dates, CVC number) are managed by our secure payment gateway via our third party payment tools which work to protect the security of your financial information. When submitting your payment information through our third party payment tools, please note that they each have their own privacy policy and that we do not accept any responsibility or liability for their privacy policies.

IDENTIFYING PURPOSE

You agree that we may collect and use Personal Information from you and about you for the following purposes:

- To communicate with you, including responding to your questions or inquiries in relation to the products and services that we provide through the Website, the Other Services and through our social media channels.
- To understand your needs in order to market and remarket products and services to you.
- To analyze the suitability of our products and services for you.
- To determine your eligibility for our products and services, including to verify your Personal Information through communicating with any references provided by you.
- To develop, manage and offer products and services that meet your needs.
- To provide you with ongoing service.
- To manage and assess our risks, operations and relationship with you.
- To meet our legal and regulatory requirements.
- To facilitate the processing of payments.

SAFEGUARDS

To support our Website's security, we use spam protection tools from third party platforms such as Google reCAPTCHA. As a result, when you pass through our Website, your hardware and software information, such as device and application data and the results of integrity checks, may be sent to these platforms for analysis. You should check the relevant third party website for more information on how they control the dissemination of this data.

Our online payment solutions are available for multiple ILSC services. These are hosted through third-party accredited payment processors, which adhere to specific country and banking requirements. As such, they ensure all security measures are addressed for all customers, ILSC included.

LIMITING USE, DISCLOSURE, AND RETENTION

Unless you consent otherwise or it is required by law, Personal Information can only be used or disclosed by us for the purposes for which it was collected. We keep Personal information as long as required to serve those purposes.

Personal Information that is no longer required to fulfil the identified purposes is destroyed, erased or made anonymous.

ILSC may internally share your Personal Information for the purposes identified in this policy with its employees, affiliates or other related and affiliated companies in Canada or outside of Canada. Only such companies with legitimate business reasons will have access to your Personal

Information and must ensure that Personal Information in their possession is securely held.

There are some examples where ILSC will not seek your consent for disclosure to outside third parties. These examples are:

- Where there is a legal obligation to disclose Personal Information under a court or government order as for instance to detect or prevent illegal activity
- Where personal information is given to our agents and service providers for services such as data processing of electronic fund transfers or loan collection
- Where the disclosure is of regulated public information.
- ILSC has developed and implemented detailed retention principles, and will ensure destruction of personal information in a method that prevents improper access.

ACCURACY

We try to ensure that the Personal information that we collect is accurate, complete, and up-to-date as possible in order to properly satisfy the purposes for which it is to be used. If we are unable to verify your Personal Information or contact you, we may be limited in our ability to provide you with access to our Website and our Other Services.

OPENNESS

Upon request, ILSC will provide an explanation of its Policy with respect to the management of Personal Information. You can contact our Privacy Officer with any inquiries or complaints or if you require further information.

INDIVIDUAL ACCESS

If you would like to obtain a copy of the Personal Information held about you by us, or update, correct, or delete any Personal Information that you have provided to us through your use of the Website and/or the Other Services, or otherwise, or if you have any questions or suggestions for improving this Policy, please contact us. If you have questions about unsubscribing from email or other communications do so by using the email below in the Contact Us section. We may only deny access to your Personal Information when such denial is: (1) required or authorized by law; (2) when granting you access would have an unreasonable impact on other people's privacy, unless the requested information is severable from the Personal Information of other people; and (3) to protect our confidential commercial information. If we deny your request for access to, or refuse a request to correct information, we shall explain why.

CONSENT TO COLLECTION OF PERSONAL INFORMATION

Subject to certain legal and contractual restrictions and reasonable notice, you may refuse or withdraw consent to the collection, use or disclosure of Personal Information at any time by contacting our Privacy Officer. In addition, you may also opt out of certain communications we may send you regarding other products and services.

If you refuse or withdraw your consent, we may not be able to provide you or continue to provide you with some products, services or information which may be of value to you.

CHALLENGING COMPLIANCE

Any individual may address a written challenge concerning our compliance with this Policy to our Privacy Officer at the contact information found at the end of this Policy.

ILSC will investigate all written complaints. Should we find that a complaint has reasonable grounds, we will take all appropriate steps to correct the information and amend the policy or practice as required, and will notify the individual about the outcome.

CHANGING OUR POLICY

From time to time, we may update or make amendments to the Policy to comply with any changes in legislation or to take into consideration any other issues that may arise. Should we make any changes, we will post the revised Policy on the Website and/or provide you with a link or an email notification. We encourage you to check back often and keep yourself informed about our Policy. As we continue to serve you and where changes have been made to this Policy, our continued business relationship constitutes acceptance of those changes.

CONTACT US

If at any time you have any questions regarding our Policy, or our access and use of Personal Information, or if you wish to withdraw your name from any of our mailing lists, do not hesitate to contact us.

ILSC welcomes any questions, comments or inquiries. You may contact our Privacy Officer regarding your specific privacy questions or concerns at: Privacy.Officer@ilsc.com