

RSM CANADA LLP PRIVACY POLICY

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Scope and Definitions

This privacy policy describes the personal information **RSM Canada LLP** and its affiliates, (collectively, “**RSM**” or “**we**”), collect, use, and disclose about individual consumers who visit or interact with this website or client portals, visit any of our offices or facilities, purchase or inquire about any of our services, contract with us to provide services, or otherwise interact or do business with us.

If you are a client of RSM, your agreement with us may also have related terms that supersede this privacy policy. We may also provide you with additional privacy notices at the point of collection of your personal information.

Whenever you visit our website, we will automatically collect some information from you simply by you visiting and navigating through this site and some when you voluntarily submit information using a form on the website, enroll in or subscribe to newsletter or marketing communications, request information, or use any of the other interactive portions of our website. Through this website, we will collect information that can identify you and/or your activity.

Additionally, whenever you communicate, interact or do business with us, whether online or at any of our physical locations or facilities or whether you perform services for us, we will be collecting personal information from you or about you in the course of our interaction or dealings with you.

In this policy, “personal information” means any information that can reasonably be used to identify an individual.

This policy does **not** apply to information collected from or about job applicants regarding their application for employment or candidacy. If you are a job applicant, click [HERE](#) for our Job Applicant Privacy Policy.

This policy does **not** apply to our current and former employees and their family members, dependents, and beneficiaries.

Reasons Why We Collect, Use, Retain, and Disclose Personal Information

We may collect and disclose your personal information for any of the following business purposes to:

1. Provide and Manage Services, including:
 - a. To fulfill or meet the purposes for which you provided the information, or a purpose reasonably associated with the context in which you provided the information and consistent with reasonable consumer expectations.
 - b. To provide you or our clients with the requested services.
 - c. To process, complete, and maintain records on transactions.
2. Manage Relationships, Preferences and Obligations, including:
 - a. To manage and honour preferences and consents.
 - b. To maintain records of when consumers decline a service or sale.
 - c. To verify and respond to consumer inquiries and requests.
 - d. To comply with legal, regulatory, contractual and professional obligations.
3. Support and Enhance Business Operations, including:
 - a. To provide interest-based and targeted advertising, engage in cross-contextual behavioural advertising and other marketing activities, engage in lead generation, and conduct data analytics.
 - b. To engage in corporate transactions and due diligence.
 - c. To improve user experiences, including with our services, websites and client portals, and technology.
 - d. To engage and utilize service providers, including independent contractors and other vendors.
 - e. To contact you by email, telephone, mail, SMS, or other equivalent forms of communication regarding updates or informative communications related to the functionalities, services, or other information you requested or asked us to provide.
 - f. To embed and display video content hosted on third-party platforms.
 - g. To embed, display and enable user interaction with video content.
 - h. To maintain and protect information and information technology systems.
4. Utilize Independent Contractors and Other Vendors and Service Providers, including:
 - a. To fulfill or meet the purpose for which you provided the information.
 - b. To comply with laws and regulations.
 - c. To engage the services of independent contractors and service providers and compensate them for services.
 - d. To evaluate, make, and communicate decisions regarding an independent contractor or other service provider.
 - e. To provide and manage access to our facilities, systems, technologies, computers, and other property.
 - f. To evaluate, assess, and manage our business relationship with vendors, services providers, and contractors that provide services to RSM.

- g. To improve user experiences and maintain and protect information and technology systems.

Collection of Personal Information and Sensitive Personal Information

Based on your choices, specific transactions and interactions with us or our website, we may collect, and we may have in the last twelve (12) months collected, the following categories of personal information about you. For each category of information, the categories of third parties and service providers to whom we have disclosed the categories of information in the last twelve months are referenced below. Where required by law, we limit our collection of personal information to what is reasonably necessary and proportionate to provide or maintain the services you have requested or reasonably expect in the context of your relationship with us.

The examples provided for each category are not intended to be an exhaustive list or an indication of all specific pieces of information we collect from or about you in each category, but rather the examples are to provide you with a meaningful understanding of the types of information that may be collected within each category.

Category	Personal Identifiers
Examples	Name, alias, date of birth, identification number.
Disclosed to in Last 12 Months	• Financial institutions or transaction support vendors • Government, regulatory, or professional entities • Marketing, advertising, or communications vendors • Analytics vendors • Video content hosts and providers • Social media platforms • Consumer reporting agencies or credit reporting agencies • Consultants, technology, and risk management vendors • Insurance carriers, administrators, and brokers • Entities that receive services from us • Our affiliates, including subsidiaries and affiliated entities • Other members of the RSM International network

We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and Manage Services • Manage Relationships, Preferences and Obligations • Support and Enhance Business Operations • Utilize Independent Contractors and Other Vendors and Service Providers
Disclosure Type	• Not sold for monetary or other valuable consideration • Data may be shared in exchange for additional information about you or other entities • Not shared for cross-context behavioural advertising

Category	Contact Information
Examples	Home, postal or mailing address, email address, home or mobile phone number.
Disclosed to in Last 12 Months	• Financial institutions or transaction support vendors • Government, regulatory, or professional entities • Marketing, advertising, or communications vendors • Analytics vendors • Video content hosts and providers • Social media platforms • Consumer reporting agencies or credit reporting agencies • Consultants, technology, and risk management vendors • Insurance carriers, administrators, and brokers • Entities that receive services from us • Our affiliates, including subsidiaries and affiliated entities • Other members of the RSM International network
We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and Manage Services • Manage Relationships, Preferences and Obligations • Support and Enhance Business Operations • Utilize Independent Contractors and Other Vendors and Service Providers
Disclosure Type	• Not sold for monetary or other valuable consideration • Data may be shared in exchange for additional information about you or other entities • Not shared for cross-context behavioural advertising

Category	Account Information
Examples	Credentials allowing access to your RSM accounts.
Disclosed to in Last 12 Months	• Consultants, technology, and risk management vendors • Our affiliates, including subsidiaries and affiliated entities
We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and Manage Services • Manage Relationships, Preferences and Obligations • Support and Enhance Business Operations • Utilize Independent Contractors and Other Vendors and Service Providers
Sold to / Shared With	• Not sold for monetary or other valuable consideration • Not shared for cross-context behavioural advertising

Category	Protected Classifications
Examples	Race, ethnicity, national origin, sex, gender, sexual orientation, gender identity, religious or philosophical beliefs, age, disability, medical or mental condition, military status, familial status, union membership.
Disclosed to in Last 12 Months	• Financial institutions or transaction support vendors • Government, regulatory, or professional entities
We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and manage services • Manage relationships, preferences and obligations.
Disclosure Type	• Not sold for monetary or other valuable consideration • Not shared for cross-context behavioural advertising

Category	Commercial or Transactional Data
Examples	Information regarding services provided.
Disclosed to in Last 12 Months	• Financial institutions or transaction support vendors • Marketing, advertising, or communications vendors • Consultants, technology, and risk management vendors • Insurance carriers, administrators, and brokers • Entities that receive services from us • Our affiliates, including subsidiaries and affiliated entities • Other members of the RSM International network
We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and Manage Services • Manage Relationships, Preferences and Obligations • Support and Enhance Business Operations • Utilize Independent Contractors and Other Vendors and Service Providers
Disclosure Type	• Not sold for monetary or other valuable consideration • Not shared for cross-context behavioural advertising

Category	Internet Network and Computer Activity
Examples	Date and time of your visit to this website; webpages visited; links clicked on the website; browser ID; browser type; device ID; operating system; form information downloaded; domain name from which our site was accessed; search history using RSM website functionality; and cookies; internet or other electronic network activity information related to usage of RSM networks, servers, intranet, or shared drives, as well as RSM-owned computers and electronic devices, including system and file access logs, access rights information, browsing history, search history, and usage history.
Disclosed to in Last 12 Months	• Financial institutions or transaction support vendors • Marketing, advertising, or communications vendors • Analytics vendors • Video content hosts and platforms • Social media platforms • Consultants, technology, and risk management vendors • Our affiliates, including subsidiaries and affiliated entities
We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and Manage Services • Manage Relationships, Preferences and Obligations • Support and Enhance Business Operations • Utilize Independent Contractors and Other Vendors and Service Providers
Disclosure Type	For data collected through our website: • Not sold for monetary consideration • Shared for other valuable consideration which may be considered a sale of such information in some jurisdictions • Also shared with these third parties for cross-context behavioural advertising For all other data in this category collected through other sources (not through this website): • Not sold for monetary or other valuable consideration • Not shared for cross-context behavioural advertising

Category	Form and other Electronic Submission Data
Examples	Data submitted through the website, including Contact Us forms, and search bar queries.
Disclosed to in Last 12 Months	• Marketing, advertising, or communications vendors • Analytics vendors • Video content hosts and providers • Social media platforms • Consultants, technology, and risk management vendors • Our affiliates, including subsidiaries and affiliated entities
We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and Manage Services • Manage Relationships, Preferences and Obligations • Support and Enhance Business Operations • Utilize Independent Contractors and Other Vendors and Service Providers
Disclosure Type	• Not sold for monetary consideration. • Shared for other valuable consideration which may be considered a sale of such information in some jurisdictions • Also shared with these third parties for cross-context behavioural advertising

Category	Geolocation Data
Examples	IP address or GPS location, latitude & longitude.
Disclosed to in Last 12 Months	• Analytics vendors • Consultants, technology, and risk management vendors • Our affiliates, including subsidiaries and affiliated entities
We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and Manage Services • Manage Relationships, Preferences and Obligations • Support and Enhance Business Operations • Utilize Independent Contractors and Other Vendors and Service Providers
Disclosure Type	For data collected through our website: • Not sold for monetary consideration. • Shared for other valuable consideration to which may be considered a sale of such information in some jurisdictions. • Also shared with these third parties for cross-context behavioural advertising. For all other data in this category collected through other sources (not through this website): • Not sold for monetary or other valuable consideration. • Not shared for cross-context behavioural advertising.

Category	Video Content Analytics Information
Examples	Video content hosts and platforms that may collect or receive user interaction data when videos are played, paused, or viewed.
Disclosed to in Last 12 Months	• Analytics vendors • Video content hosts and providers • Social media platforms • Our affiliates, including subsidiaries and affiliated entities
We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and Manage Services • Manage Relationships, Preferences and Obligations • Support and Enhance Business Operations • Utilize Independent Contractors and Other Vendors and Service Providers
Disclosure Type	• Not sold for monetary consideration. • Shared for other valuable consideration which may be considered a sale of such information in some jurisdictions. • Also shared with these third parties for cross-context behavioural advertising.

Category	Mobile Device Data
Examples	Information collected when you navigate, access or use any of our websites via mobile device, including device type, software type; data identifying your device if you access our business networks and systems, including cell phone make and model.
Disclosed to in Last 12 Months	• Financial institutions or transaction support vendors • Marketing, advertising, or communications vendors • Analytics vendors • Consultants, technology, and risk management vendors
We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and Manage Services • Manage Relationships, Preferences and Obligations • Support and Enhance Business Operations • Utilize Independent Contractors and Other Vendors and Service Providers
Disclosure Type	For data collected through our website: • Not sold for monetary consideration. • Shared for other valuable consideration which may be considered a sale of such information in some jurisdictions. • Also shared with these third parties for cross-context behavioural advertising. For all other data in this category collected through other sources (not through this website): • Not sold for monetary or other valuable consideration. • Not shared for cross-context behavioural advertising.

Category	Online Client Portal Access and Usage Information
Examples	Account credentials, account history, usage history, and any information submitted through the account.
Disclosed to in Last 12 Months	• Consultants, technology, and risk management vendors • Our affiliates, including subsidiaries and affiliated entities
We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and Manage Services • Manage Relationships, Preferences and Obligations • Support and Enhance Business Operations • Utilize Independent Contractors and Other Vendors and Service Providers
Disclosure Type	• Not sold for monetary or other valuable consideration. • Not shared for cross-context behavioural advertising.

Category	Visual, Audio, or Video Recordings
Examples	Your image when recorded or captured in camera footage or pictures of you taken on our premises or at our events or that you share with us; audio or video recordings of calls and virtual meetings as disclosed to you at the time of the call or meeting.
Disclosed to in Last 12 Months	• Consultants, technology, and risk management vendors • Our affiliates, including subsidiaries and affiliated entities
We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and Manage Services • Manage Relationships, Preferences and Obligations • Support and Enhance Business Operations • Utilize Independent Contractors and Other Vendors and Service Providers
Disclosure Type	• Not sold for monetary or other valuable consideration. • Not shared for cross-context behavioural advertising.

Category	Independent Contractor Information
Examples	Information gathered on independent contractors includes background checks, licensing and certification information, information included in invoices billed to us and records of payments made to independent contractors by us, and voluntary disclosures by you.
Disclosed to in Last 12 Months	• Financial institutions or transaction support vendors • Government, regulatory, or professional entities • Consumer reporting agencies or credit reporting agencies • Our affiliates, including subsidiaries and affiliated entities
We May Collect, Process, and Disclose for the Following Business Purposes	• Utilize Independent Contractors and Other Vendors and Service Providers • File legally-required workforce data reports with government entities
Sold To / Disclosure Type	• Not sold for monetary or other valuable consideration. • Not shared for cross-context behavioural advertising.

Category	Facility & Systems Access Information
Examples	Information identifying you, if you accessed our secure facilities, systems, networks, computers, or equipment.
Disclosed to in Last 12 Months	Technology and risk management vendors.
We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and Manage Services • Manage Relationships, Preferences and Obligations • Support and Enhance Business Operations • Utilize Independent Contractors and Other Vendors and Service Providers
Disclosure Type	• Not sold for monetary or other valuable consideration. • Not shared for cross-context behavioural advertising.

Category	Inferences
Examples	Based on analysis of your activity on the website or information drawn from any of the information identified in the above categories of personal information, we may develop inferences regarding your preferences.
Disclosed to in Last 12 Months	Our affiliates, including subsidiaries and affiliated entities
We May Collect, Process, and Disclose for the Following Business Purposes	• Provide and Manage Services • Manage Relationships, Preferences and Obligations • Support and Enhance Business Operations • Utilize Independent Contractors and Other Vendors and Service Providers
Disclosure Type	For data collected through our website: • Not sold for monetary consideration. • Shared for other valuable consideration which may be considered a sale of such information in some jurisdictions. • Also shared with these third parties for cross-context behavioural advertising. For all other data in this category collected through other sources (not through this website): • Not sold for monetary or other valuable consideration. • Not shared for cross-context behavioural advertising.

Categories of Sensitive Personal Information Collected or Processed

Of the above categories of personal information, the following are categories of sensitive personal information RSM may collect from or about consumers or independent contractors:

1. Personal identifiers (social insurance number, driver's license or provincial identification card number, passport number, other unique government-issued identifiers)
2. Account information (account log-in, in combination with any required security or access code, password, or credentials allowing access to the account)
3. Financial information (account number, account log-in, credit or debit card number, together with any code or password that would allow access to an account)
4. Protected classifications (racial or ethnic origin, religious or philosophical beliefs, union membership, or sexual orientation)
5. Biometric information (used for the purpose of uniquely identifying you)
6. Geolocation data (IP address and/or GPS location, latitude & longitude)
7. Contents of personal communications (contents of mail, email, and text messages where we are not the intended recipient)
8. Personal data revealing race, racial or ethnic origin, religious beliefs, sex, sexual orientation, gender, age, military status, familial status, immigration or citizenship status, disability, or medical, mental, or physical health condition or diagnosis.

Personal information does not include:

- Publicly available information from government records.
- Information that a business has a reasonable basis to believe is lawfully made available to the general public by the consumer or independent contractor, or from widely distributed media.
- Information made available by a person to whom the consumer or independent contractor has disclosed the information if the consumer or independent contractor has not restricted the information to a specific audience.
- Deidentified or aggregated information.

Sources of Personal Information

We may collect your personal information from the following sources:

- You when you visit the website and voluntarily submit information through forms on the website, when you visit any of our offices or facilities, when you purchase or inquire about any of our products or services, when you enter into a contract to perform services for us
- Our personnel, contractors, vendors, suppliers, guests, visitors, other consumers, and clients based on your interactions with them (if any)
- We utilize cookies to automatically collect information about our website visitors
- Lead generators and referral sources

- Systems, devices, networks, software applications, and databases you log into or use when interacting with us
- Other members of the RSM International network
- Our affiliates, including subsidiaries and affiliated entities
- Service providers or vendors acting on our behalf
- Other sources as permitted or required by applicable law

To Whom We Disclose Personal Information

We may disclose, sell, or share your personal information to/with the following categories of service providers, contractors, or third parties:

- Financial institutions or transaction support vendors (e.g., payment processors)
- Government, regulatory, or professional entities
- Marketing, advertising, or communications vendors
- Analytics vendors
- Video content hosts and providers (e.g., Vimeo, YouTube)
- Social media platforms (e.g., Facebook, LinkedIn)
- Consumer reporting agencies or credit reporting agencies
- Consultants, technology, and risk management vendors
- Insurance carriers, administrators, and brokers
- Entities that receive services from us
- Our affiliates, including subsidiaries and affiliated entities
- Other members of the RSM International network

Notice of Right to Opt-Out of the Selling and Sharing of Your Information

Online Analytics and Advertising Technologies

We and our affiliates may use automated technologies (including cookie identifiers on the website), along with other collected information, to tailor ads or deliver content when you are on our Services or on other devices, apps or websites.

Interest-Based Advertising

We (or our service providers) may use the information we collect, for example, IP addresses and unique mobile device identifiers, to locate or try to locate the same unique users across multiple browsers or devices (such as smartphones, tablets, or computers), or work with providers that do this, in order to better tailor content and features and provide you with a seamless experience across devices. If you wish to opt-out of cross device tracking for purposes of interest-based advertising,

you may do so through your device settings. We may also use cross-device targeting to help identify our users and serve advertising. This type of advertising is often called “interest-based” or “personalized” advertising—and when it occurs on mobile apps, “cross-app” advertising.

You can learn more about interest-based advertising and how to opt-out of receiving tailored advertising by visiting the Digital Advertising Alliance’s Consumer Opt-Out [link](#).

Please note that even if you opt-out, you may still receive advertisements from us. However, advertising will not be tailored to your interests. Also, we do not control any of the above opt-out links or whether any particular company chooses to participate in these opt-out programs.

Moreover, you have the full and free right to opt-out of our disclosure of your personal information to any third parties where the disclosure constitutes “selling” or “sharing” as defined by applicable provincial privacy laws.

To opt-out of our selling or sharing of your information, meaning we will not disclose your information to third parties for any monetary or other valuable consideration, you can do any of the following:

- Click [HERE](#) to be taken to an online opt-out submission form.
- If you are unable to submit an opt-out through any of the above methods, please call our toll-free privacy line at 1-800-274-3978 for assistance and a representative will assist in meeting your needs.

You can have an authorized agent submit a request on your behalf. To submit an opt-out through use of an authorized agent, you must provide that agent with written permission signed by you to submit an opt-out on your behalf, except when using an opt-out preference signal. The authorized agent may call our toll-free privacy line at 1-800-274-3978 to make the opt-out request and for directions for submitting the proof of authorization and the authorized agent’s proof of identification to RSM. We maintain the right to deny any request from an authorized agent that does not submit sufficient proof that they have been authorized by you to act on your behalf.

A request to opt-out need not be a verifiable consumer request. However, we may deny a request to opt-out if we have a good faith, reasonable, and documented belief that a request to opt-out is fraudulent. If we deny your request to opt-out, we shall inform you of our decision not to comply and provide an explanation as to why we believe the request is fraudulent.

Your Privacy Rights

Under the applicable privacy laws in Canada, depending on your province of residence, you have the following rights, which can be exercised directly or, in certain cases, through an authorized agent:

Your Rights	Description
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Right to Access	You have the right, in certain circumstances, to receive a copy of the personal information we have collected about you.
Right to Accuracy	You have the right to challenge the accuracy and completeness of the personal information we have collected about you and have it amended where appropriate.
Right to Withdraw Consent	Under PIPEDA, you have the right to withdraw your consent to RSM's collection, use, or disclosure of your personal information at any time, subject to legal or contractual restrictions and upon providing reasonable notice to RSM. To withdraw consent, contact us at privacy@rsmus.com .
Right to Know	You may have the right to request information about the Firm's use of your personal information, including disclosure of that information to persons outside of RSM. This right derives from the same PIPEDA access principle as the Right to Access above; we describe it separately here because it specifically covers disclosures to third parties, which the Right to Access description above does not spell out.

If you reside in Quebec, you will have the following rights in addition to the rights set out above.

Your Rights	Description
Right to Data Portability	You have the right to obtain your computerized personal information in a structured, commonly used format.
Right to Automated Decision-Making Information	You have the right to be informed when automated decision-making (AI, profiling, etc.) is used and its impacts.
Right to be Forgotten (De-indexation Right).	You may have the right to request that we stop disseminating your personal information or de-index any hyperlink attached to your name giving access to information if such dissemination causes them prejudice or contravenes the law or a court order.
Right to Object to Automated-Decision-Making	You may have the right to know when an automated process has been used to make a decision and opt-out of automated decision-making processes.

Exercising Your Rights

You can submit any of the above types of requests through either of the two (2) options below:

1. Submit an online request on our website by clicking [HERE](#).
2. Call our privacy toll-free line at 1-800-274-3978.

How We Will Verify That It Is Really You Submitting the Request

When you submit a request through one of the methods provided above, we will need to confirm your province of residence to determine which rights apply and then we will need to verify your identity.

We will ask you to provide some information to verify your identity and respond to your request. Specifically, we will ask you to verify information that can be used to link your identity to particular records in our possession, which depends on the nature of your relationship and interaction with us. This process may require us to request additional personal information from you, including, but not limited to, your first name, last name, email address, phone number, province of residence, and/or country. During verification, we will only request the minimum personal information necessary to correctly identify you for the purpose of fulfilling your request.

In certain circumstances, we may decline a request to exercise the rights described above, particularly where these rights are not available in your province, or when we are unable to verify your identity or locate your information in our systems. If we are unable to comply with all or a portion of your request, we will explain the reasons for declining to comply with your request.

Retention of Personal Information

We retain each category of personal information for as long as we have a legal, operational, or business need to do so, consistent with the purposes for which the information was collected. Personal information may be stored or maintained in various records, files, databases, and information systems, some of which are managed by third-party vendors. Because retention requirements depend on multiple factors, it is not possible to specify the exact length of time each category of personal information will be retained at the point of collection.

When determining the retention period of a particular category of personal information, we consider several factors, including:

- The business or operational purpose for which the information was collected.
- Applicable federal, provincial, or local recordkeeping requirements.
- Relevant statutes of limitations for potential legal claims; and

- Obligations to preserve records for legal, compliance, or audit purposes.

Third Party Vendors

We may use other companies and individuals to perform certain functions on our behalf. Examples include administering e-mail services and running special promotions. Such parties only have access to the personal information needed to perform these functions and may not use or store the information for any other purpose.

Business Transfers

In the event we sell or transfer a particular portion of its business assets, information of consumers may be one of the business assets transferred as part of the transaction. If substantially all of our assets are acquired, information of consumers may be transferred as part of the acquisition.

Compliance with Law and Safety

We may disclose personal information based on a good faith belief that such disclosure is necessary to comply with or conform to the law or that such disclosure is necessary to protect our employees or the public.

Cookies, Pixels, and Other Tracking Technologies

Our website may store or retrieve information on your browser, mostly in the form of cookies. A cookie is a small piece of data (text file) that a website – when visited by a user – places on the user’s device to remember information about the user, such as the user’s language preference or login information.

These types of cookies are set by us and are referred to as a “first-party cookies.” Our website uses first-party cookies primarily to make the website work as you expect it to. For example, we use the information we collect through first-party cookies to allow you to navigate between pages efficiently, analyze how well our website is performing, and understand the content that you spent the most time reviewing. In some cases, we use first-party cookies to store information that we use for targeted advertising.

We also incorporate cookies and similar technologies, such as pixels, tags, and web beacons, from outside our website’s domain (“third-party cookies”). Third-party cookies gather information to enable our vendors to provide a range of services to us, including targeted advertising and measuring the success of our advertising campaigns.

Below is a detailed list of the categories of first-party and third-party cookies we use on our website. You can prevent the collection of data by non-essential performance, functional, and marketing cookies by clicking “Manage Cookies”.

Overview

When you visit our website, we store cookies on your browser to collect information. You can choose not to allow certain types of cookies, which may impact your experience of the site and the services we are able to offer. You cannot opt-out of our first-party Essential Cookies as they are deployed to ensure the proper functioning of our website (such as prompting the cookie banner and remembering your settings).

How we use cookies

We make use of cookies under the following circumstances and for the following reasons:

- Display information to you on the website and enable you to gain access to this policy and our cookie management portal
- Provide you with services available through the website and enable you to use some of its features
- Authenticate users and prevent fraudulent use of user accounts
- Identify user preferences regarding the use of cookies on the website
- Compile data about website traffic and how visitors use the website to offer a better website experience
- Understand and save visitor preferences for future visits, such as remembering your login details or language preference, providing you with a more personal experience, or to avoid you having to re-enter your preferences every time you use the website
- Track your browsing habits to enable us to show advertising which is more likely to be of interest to you, including advertising by third parties on our website

Essential Cookies

These cookies are necessary for the website to function and cannot be switched off in our systems. They are usually only set in response to actions made by you which amount to a request for services – such as setting your privacy preferences or filling in a form. You can set your browser to block these cookies, but doing so may cause some parts of the site to stop working. **Functional Cookies**

These cookies enable the website to provide enhanced functionality and personalization. They may be set up by us or by third-party providers whose services we have added to our pages. If you do not allow these cookies, then some or all of those services may not function properly.

Performance Cookies

These cookies allow us to count visits and traffic sources so we can measure and improve the performance of our site. They help us to know which pages are the most and least popular, and to see how visitors move around the website. **Marketing Cookies**

These cookies may be set through our site by our marketing partners. They may be used by those companies to build a profile of your interests and show you relevant messages on other sites. If you do not allow these cookies, then you may experience less relevant content.

Cookie Management

You can control and manage cookies associated with your browser. If you are interested in controlling and managing cookies from your browser, including any set by our website, please refer to <http://www.allaboutcookies.org/manage-cookies/index.html> for information on different ways to configure your browser's cookie settings.

You may delete cookies from your web browser at any time or block cookies on your equipment, but this may affect the functioning of or even block the website. Your web browser settings can be updated to make changes regarding cookies. It is possible that some functions will not be available on our website when certain cookies are deactivated. Below you can find some guidance for browser settings:

- [Safari](#)
- [Opera](#)
- [Microsoft Edge](#)
- [Google Chrome](#)
- [Mozilla](#)

You can adjust your advertising preferences on mobile devices through your device settings. Below you can find guidance based on your mobile device type:

- [Apple](#)
- [Android](#)

Do Not Track (DNT) is a browser setting that signals a preference not to be tracked across Websites. We do not respond to DNT signals, apart from the Global Privacy Control opt-out preference signal described above under “Opt-Out Preference Signals.”

External Links

Our website contains links to other sites. We are not responsible for the privacy practices or the content of such websites. To help ensure the protection of your privacy, we recommend that you review the Privacy Policy of any site you visit via a link from our website.

Minors

We do not knowingly sell or share the personal information of individuals under the age of majority in the jurisdiction in which you reside (a “Minor”). We do not knowingly collect personal information from Minors. If you are a Minor, please do not use or provide any information on this website. If we learn we have collected or received personal information from a Minor without verification of parental consent, we will delete that information. If you are a parent or guardian and you are aware that your Minor has provided us with personal information, please contact us.

How We Protect the Information that We Collect

We implement appropriate administrative, technical, physical, and organizational safeguards to protect against unauthorized or unlawful processing of personal information and against accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to personal information. Please be advised, however, that we cannot fully eliminate security risks associated with the storage and transmission of personal information. RSM limits access to internal systems that hold personal information to individuals who need access for a legitimate business purpose. Data Processing in Other Countries

Your personal information may be collected, used, processed, transferred, and retained in multiple countries, including Canada and the United States. These countries may be outside the region where you reside and may have privacy or data protection laws that differ from those in your jurisdiction. As a result, your personal information may be subject to the laws of those countries. Additionally, and as discussed above, we may also engage third parties to perform certain services on our behalf. These third parties may store, process and transfer personal information to jurisdictions that may not provide levels of data protection that are equivalent to those of your home jurisdiction.

Your personal information may also be subject to law enforcement requests in such jurisdictions. As a result, personal information may be subject to access requests from governments, courts, or law enforcement in those jurisdictions according to the laws in those jurisdictions. For example, information may be shared in response to valid demands or requests from government authorities, courts and law enforcement officials in those countries. Subject to applicable laws in such other jurisdictions, where we transfer your personal information to an entity outside of your location, we will use reasonable efforts to ensure that appropriate contractual and other safeguards are in place that are equivalent to those that apply in Canada.

For Quebec residents only: At times, we may transfer personal information that we have collected in the Province of Quebec to another province or territory within Canada and/or the United States. We will only transfer your personal information outside of Quebec for purposes identified in this Privacy Policy, with your consent or in accordance with applicable laws. Prior to any transfer of personal information outside Quebec to a jurisdiction that does not provide an equivalent level of data protection, we will conduct a privacy impact assessment (sometimes called a transfer impact assessment, or TIA, in this specific context) and implement appropriate protective measures, including contractual safeguards.

Consent to Terms and Conditions

By using this website, you consent to all terms and conditions expressed in this privacy policy.

Changes to Our Privacy Policy

As our services evolve and we perceive the need or desirability of using information collected in other ways, we may from time to time amend this privacy policy. We encourage you to check our website frequently to see the current privacy policy in effect and any changes that may have been made to them. If we make material changes to this privacy policy, we will post the revised privacy policy and the revised effective date on this website. Please check back here periodically or contact us at the address listed at the end of this privacy policy.

Questions About the Policy

If you have any questions about this Privacy Policy, please contact us at privacy@rsmus.com or 1-800-274-3978.

Attn: Canada Privacy Officer

TD Bank Tower, 66 Wellington St. West,

Suite 3200, Toronto, ON

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*****This policy was last updated September 30, 2026.***