

1. What is the purpose of the Personal Information Protection and Electronic Documents Act (“the Act”)?

The purpose of the Act is to govern the collection, use and disclosure of personal information by organizations in a manner that recognizes both the right of an individual to have his or her personal information protected and the need for organizations to collect, use or disclose personal information for purposes that are reasonable.

2. Why does FirstEnergy collect personal information?

We collect personal information in order to establish a relationship with our clients and to comply with rules and regulations governing the brokerage industry. It also allows us to provide our clients with the best possible service - the better we know our clients, the better we can serve them.

3. What constitutes “personal information”?

Personal information is deemed to be identifiable data about an individual such as age, marital status, employment history, social insurance number, banking information, home address, personal email address and home telephone number.

Please note personal information does not include an individual’s business contact information, (i.e. business telephone number, address, email, and other similar business information).

4. How does this Act effect the operation of my account(s) at FirstEnergy?

Organizations such as FirstEnergy that collect, use or disclose personal information must ensure that they have policies and procedures in place to comply with applicable federal and provincial privacy law requirements. These include a requirement that an organization must identify to an individual the purposes for which that individual’s personal information may be collected, used or disclosed by the organization. We must also obtain your consent to collect and disclose this information for these stated purposes.

5. How will FirstEnergy obtain my consent?

Under the Alberta and British Columbia Personal Information and Protection Acts, personal information collected about an individual prior to January 1, 2004:

- (a) is deemed to have been collected pursuant to consent given by that individual; and
- (b) may be used and disclosed by the organization for the purposes for which the information was collected.

Individuals who provide personal information to our firm after that date will be asked to sign a document consenting to the collection, use and disclosure of their personal information.

6. Can I choose not to provide FirstEnergy with my consent?

Clients will be given a reasonable opportunity to decline or object to the proposed collection, use or disclosure of their personal information. However, given the regulatory and legal requirements FirstEnergy is subject to, we would be unable to open or continue to maintain an account for any individual who refuses to provide consent.

7. How does FirstEnergy obtain my personal information?

This information is obtained from you at the time you open an account with our firm or when we update your personal information for regulatory purposes. We may also obtain information from other sources, for instance your financial institution.

8. Where would FirstEnergy record my personal information?

Your personal information can be included on such documents as:

- New client account forms and related account opening documentation,
- Account statements and records of trading and account activity, and
- Cheques and financial records relating to trading in securities.

It may also be recorded on internal databases and computer programs the firm uses.

9. How does FirstEnergy use my personal information?

- To identify you;
- To verify previously given information when necessary;
- To establish and administer your account;
- To meet legal and regulatory requirements;
- To execute your transactions and provide you with the desired service you require;
- To determine your investment needs;
- To provide you with quality customer service and support on your investment needs; and
- To assess your eligibility for a particular product or service.

10. Does FirstEnergy share my personal information with any other organization and, if so, who?

FirstEnergy is regulated by a number of organizations. From time to time these bodies may demand that we produce, or make available for inspection, documents and information that clients have provided us for the following regulatory purposes:

- Surveillance of trading-related activity,
- Sales and financial compliance, trade desk review and other regulatory audits,
- Investigation of potential regulatory and statutory violations,
- Regulatory databases,
- Enforcement or disciplinary proceedings,
- Reporting to securities regulators, and

10. Sharing of personal information continued.

- Information-sharing with securities regulatory authorities, regulated marketplaces, other self-regulatory organizations and law enforcement agencies in any jurisdiction in connection with any of the foregoing.

We also have relationships with other non-regulatory organizations that require us to share or make available information regarding clients and/or their accounts. Specifically, we are required to share and/or provide information to the following organizations:

- TD Waterhouse Canada Inc. - as part of our clearing agreement TD Waterhouse has access to certain information regarding client accounts for the purpose of, among other things, processing trades, issuing tax receipts, producing statements, and trade confirmations.
- PriceWaterhouseCoopers LLP – as our financial auditors PriceWaterhouse may require access to information regarding clients and/or their account(s) as part of our annual audit.
- Canada Customs and Revenue Agency – under law we are required to provide the CCRA with any information they may request regarding our clients or employees.

11. Why would FirstEnergy ask other institutions for information about me?

Obtaining additional information from third parties helps us comply with legal and regulatory requirements. For instance, we may contact your financial institution to provide us with information relevant to your account.

12. Where is my personal information kept?

Your personal information may be kept in electronic or paper format in the offices of FirstEnergy Capital Corp., its third party service providers or our financial and regulatory auditors. Your information may also be kept in secure, off-site storage facilities.

13. How does FirstEnergy ensure my personal information is kept safe?

Policies, procedures, guidelines, and safeguards have been put in place to ensure your personal information is protected in accordance with all applicable privacy legislation, including the Federal and Provincial legislation known as the Personal Information Protection and Electronic Documents Act. We have extensive standards to protect our systems against unauthorized access, use, alteration, duplication, destruction, disclosure, loss or theft. In addition:

- A Code of Ethics and this Privacy Policy bind our employees; as part of our internal policy they are required to sign an annual confidentiality agreement. We also have guidelines in place to ensure our service providers and agents meet our security standards. As part of their contracts with us, they are bound to keep your information confidential.
- Any personal information collected from you will only be used for the purposes identified at the time of collecting the information and will be retained for as long as is necessary to fulfill the service, or as required by law.
- Security measures including passwords, restricted access to our offices and records, and physical access security have been put in place to protect your information against unauthorized access, modification, loss, theft or general misuse.

For Questions Regarding Our Policy Please Contact Our Privacy Officers

By Telephone (403) 262-0600	By Canada Post Mail
Ruby Wallis or Govind Achyuthan	1100, 311 – 6th Avenue SW Calgary, Alberta T2P 3H2