



BRANTFORD POWER INC.

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1.0 Preface

Brantford Power Brantford Power is committed to keeping the personal information of its customers accurate, confidential, secure and private. This Privacy Policy has been designed to inform employees, customers, contractors and subcontractors of Brantford Power of our commitment to and recognition of our obligation to meet the terms of applicable privacy laws and regulations under the *Municipal Freedom of Information and Protection of Privacy Act (MFIPPA)*, and the *Personal Information Protection and Electronic Documents Act (Canada) (PIPEDA)*.

2.0 Scope of Policy

This Privacy Policy is incorporated into and forms part of the terms of use of any services provided and any website operated by Brantford Power, and describes the principles by which Brantford Power assures the privacy of personal information in its possession. It addresses the reason why such information is collected, used, and protected, and outlines customers' rights with respect to this information.

This privacy policy incorporates and expands the 10 principles for the protection of personal information as devised by the Canadian Standards Association (CSA).

The Privacy Policy does not apply to information about business customers that carry on business as corporations, partnerships or other forms of business association. Brantford Power does, however, protect the confidentiality of such information in accordance with the law and regulatory codes.

In requesting service from Brantford Power and providing Brantford Power with your personal information, through the Brantford Power website or otherwise, you are accepting the practices described in this Privacy Policy. The terms in this Privacy Policy may be changed from time to time and should be referred to periodically for changes.

For the purposes of this Privacy Policy, "personal information" means information about an identifiable individual, but does not include an individual's business contact information or work product. Personal information does not include information that has been aggregated or de-identified, such that an individual's information cannot be identified.

3.0 Personal Information Protection Principles

3.1 Accountability

Brantford Power is accountable for the protection of all personal information within its possession or control, including any personal information that is transferred to third parties for legal, regulatory, processing, storage or other purposes. Brantford Power's employees are accountable for compliance with these privacy and security principles.

Brantford Power may engage third parties from time to time to perform services for Brantford Power that involve access to personal information. Such third parties may be located outside of Ontario or Canada and, in such instances, the information might be accessed according to the laws in those jurisdictions. Brantford Power shall use contractual or other means to provide a comparable level of protection of this information while the information is being processed by such third parties.

Brantford Power's Chief Privacy Officer is accountable for Brantford Power's compliance with this Privacy Policy.

3.2 Identifying Purposes

Brantford Power collects the following personal information from customers:

- Name, mailing and service address and other contact information such as telephone numbers and email addresses;
- Banking information and credit card information;
- Customer transactional information with us such as account numbers, account balances and payment history;
- General financial information such as credit reports and credit reference information;
- Identifying information (e.g. date of birth, driver's license number);
- Medical information for critical list customers to be used in cases of planned power outages; and
- Any other information which is received from you through your correspondence or communications with us.

Brantford Power will make the individual aware of the purposes for which Brantford Power is requesting personal information at or before the time the information is collected, such as when you apply for service from us (for example, purposes may be identified on Brantford Power forms or by reference to this Policy). Brantford Power collects, uses and discloses personal information as authorized or required by applicable law (including PIPEDA and MFIPPA) and for purposes such as:

- To authenticate identity;
- To contact customers, respond to customer inquiries or service issues, and to otherwise maintain business relations with customers;
- To deliver, monitor and maintain electricity services;
- To bill, collect payments and establish credit worthiness;
- To provide information to credit bureaus and other utility providers, and to update credit information;
- To assist the company in the collection of accounts;
- To administer pre-authorized, equal billing and other payment plans;

- To help prevent or investigate fraud, theft of power or other breaches of the law;
- For energy sector legal, regulatory, settlements and electricity market operational requirements;
- To administer and manage our business operations;
- To address and respond to issues related to the usage of critical, power dependant, medical equipment during an outage;
- To provide information to third party service providers, such as an electricity retailer with whom you have contracted;
- To assist Brantford Power with legal matters or proceedings, including preparation for same;
- To facilitate a business transaction involving Brantford Power assets, such as a transfer, sale of financing assets (see further detail below under Limiting Use, Disclosure and Retention);
- To provide customers or members of the public with information about Brantford Power services, the electricity industry, rates and energy conservation;
- To request customer or public participation in surveys, contests or other similar activities and initiatives;
- To notify customers or members of the public about events, causes or programs sponsored by Brantford Power and to keep track of participation levels and interest in such events;
- To provide individuals with information they have requested, such as financial quarterly reports or news releases; and
- To prepare financial records for Brantford Power.

The above collections, uses and disclosures, which are not exhaustive, are a necessary part of your relationship with Brantford Power.

Brantford Power records all telephone conversations for regulatory compliance, and may monitor these for quality assurance and training purposes.

3.3 Consent

Brantford Power will obtain your consent before or when, it collects, uses or discloses your personal information, except where collection, use or disclosure is authorized or required by law. For example, by accepting distribution and related services from us, you consent to the collection, use and disclosure of your personal information for the purposes of providing you with such distribution and related services is implied.

Consent may be provided orally, in writing, electronically, or implied (such as when you fail to notify Brantford Power that you do not consent to collection/use/disclosure for certain purposes after you have received notice of those purposes, for example, through this Policy) or otherwise.

Consent may be obtained directly from you or from a third party that has obtained your consent to disclose your personal information to Brantford Power. For example, if you sign a separate contract with a retailer, Brantford Power may obtain your personal information from the retailer and Brantford Power may provide your billing and consumption information to the retailer. Consent may also be given by an authorized representative such as a legal guardian or person with power of attorney.

Subject to certain legal and contractual restrictions and reasonable notice, you can refuse or withdraw your consent to the collection, use or disclosure of your personal information at any time. However, refusal to provide such consent, or withdrawal of such consent, may prevent us from providing you with certain products or services for which information is necessary.

In certain circumstances under the laws of Canada and Ontario, Brantford Power may have a duty or right to collect, use or disclose your personal information without your knowledge or consent.

If Brantford Power identifies other purposes for which the personal information may be used, Brantford Power will seek the individual's consent prior to such use. Brantford Power will advise that it is the individual's right to refuse permission for Brantford Power to use personal information for any new purposes.

3.4 Limiting Collection of Personal Information

Brantford Power will not collect personal information indiscriminately and will limit collection of personal information to that which is reasonable and necessary for the purposes outlined above or as otherwise consented to by you, and as authorized or required by applicable law.

3.5 Limiting Use, Disclosure and Retention

Brantford Power will use and disclose personal information as reasonable and necessary for the purposes outlined above as otherwise consented to by you, and as authorized or required by applicable law.

Brantford Power will not disclose personal information to any other party without written consent, except where such information is required to be disclosed:

- a. to comply with any legislative or regulatory requirements;
- b. for billing, settlement, or market operations purposes;
- c. for law enforcement purposes; or
- d. to a debt collection agency for the processing of past due accounts.

Due to the structure of the electricity sector in Ontario, it may be necessary to share your billing and consumption information with third party billing and settlement agencies.

Billing, settlement and regulatory relationships with third parties are governed by our license and regulatory codes that are established by the Ontario Energy Board. If personal information is shared with third parties, those third parties are bound by appropriate agreements with Brantford Power to secure and protect the confidentiality of your personal information.

Under certain exceptional circumstances, Brantford Power may have a legal duty or right to disclose personal information without an individual's knowledge or consent. For example, MFIPPA lists general categories of circumstances where the use and disclosure of personal information is permitted by law under sections 31 and 32 of that statute.

In accordance with the Affiliates Relationship Code, Brantford Power will not disclose any consumer information (which may include personal information) to any of its affiliates.

Brantford Power will retain personal information only for so long as is necessary to fulfill the purpose for which it was collected and to meet our legal and contractual obligations. Brantford Power will not trade, rent or sell your personal information. However, in the course of a business transaction, such as a proposed sale of Brantford Power's business or assets (or a part thereof), or a merger or amalgamation of Brantford Power with another company, we may disclose (with appropriate safeguards) your personal information to third parties such as prospective purchasers of Brantford Power's shares, business or assets, and to their lawyers, accountants, financial advisors, agents and other representatives as necessary for the purposes of such transaction.

3.6 Accuracy

Brantford Power maintains procedures to ensure personal information we collect, use and disclose is kept as accurate, complete and up-to-date as necessary for the purpose for which it is to be used. However, we rely on you to disclose all material information to us and to inform us of any errors or changes in such information.

Individuals may challenge the accuracy and completeness of personal information about them and have it amended as appropriate.

3.7 Safeguards

Brantford Power in executing its responsibilities with respect to the confidentiality of personal information will employ a number of safeguards, appropriate to the sensitivity of the information and to protect such information against loss or theft, as well as unauthorized access, disclosure, copying, use or modification. These safeguards will include:

- a. physical security measures such as restricted facilities access and locked filing cabinets;
- b. electronic security measures for computerized personal information such as password protection, database encryption and personal identification numbers;
- c. organizational measures such as limiting access to your personal information to a selected group of individuals; and
- d. contractual obligations with third parties who need access to your personal information requiring them to protect and secure your personal information.

Individuals have to protect against unauthorized access to their password and computer.

3.8 Openness

Brantford Power will make its policies and practices relating to the protection of personal information available to its customers. Brantford Power will keep its customers informed of these policies and practices via its web page at brantfordpower.com. The information will be made available in a format that is accessible and easy to understand.

3.9 Individual Access

Upon request and with satisfactory proof of the customer's identity, any customer of Brantford Power may obtain information regarding the type, use and disclosure, of his, or her, personal information that Brantford Power has in its custody or control. Any customer may request that his, or her, personal information be amended for purposes of accuracy and completeness. Where a disagreement regarding the accuracy of a customer's information cannot be resolved, Brantford Power will annotate the information to reflect the disagreement. Brantford Power may require the customer to provide access or correction requests in writing. We may also charge a nominal fee for responding to such requests, and, if so, will advise you in advance of such costs. This right of access, however, is not absolute. For instance, Brantford Power may refuse to provide you with access to your personal information where such refusal is authorized or required by law or regulatory authorities.

Customers can make their requests by contacting Brantford Power by telephone at 519-751-3522, via email at privacy@brantfordpower.ca, or in writing to Brantford Power Inc., P. O. Box 308, Brantford, ON, N3T 5N8 to the attention of the Chief Privacy Officer.

Response to a customer's request will be made within a reasonable time provided the request is made in writing and the customer provides satisfactory proof of the customer's identity.

3.10 Challenging Compliance

Brantford Power has procedures to receive, investigate and respond to complaints, and questions about this policy. Parties may challenge Brantford Power's compliance with this policy by contacting Brantford Power by telephone at 519-751-3522, via email at privacy@brantfordpower.ca , or in writing to Brantford Power Inc., P. O. Box 308, Brantford, ON, N3T 5N8 to the attention of the Chief Privacy Officer.

If the customer is not satisfied with Brantford Power's response, the customer may contact the Privacy Commissioner of Ontario.

4.0 Brantford Power Websites

4.1 Visiting Brantford Power Websites

Brantford Power may collect Personal Information that you voluntarily provide to us when you visit our Website. Personal Information provided by visitors to Brantford Power's Website will be collected, used and disclosed in the same manner as information collected by other means, and in a manner consistent with this Privacy Policy. Since this Privacy Policy may be amended from time to time, we recommend that you check the latest version of our Privacy Policy each time you visit our Website.

4.2 Security

Personal information submitted through Brantford Power's Website will be encrypted using a minimum 128 bit encryption with 1024 bit public key technology to help protect and enable its arrival in an unread and unaltered state to Brantford Power's technology infrastructure. However, users should be aware that personal information could be intercepted over the Internet. Brantford Power is not responsible for the interception, collection, use or alteration of information transmitted over the Internet, such as by email.

4.3 Automatic Data Collection

As is the case with Websites generally, when visitors access the Brantford Power Website, the site software automatically collects the internet protocol (IP) address of the computer through which the user is connected to the Internet. The Brantford Power Website also automatically collects information about the user's Internet browser software, operating system, the date and time of the user's visit, the URL of the last page visited by the user before entering the Brantford Power Corporation family of Websites, and the pages accessed while on our site. This information is not used to gain personal information on individual users but is aggregated with that of other visitors to help us understand how the site is being used and how to make it better.

4.4 Cookies

When a visitor accesses the Brantford Power Website, a cookie is automatically installed on the visitor's computer hard-drive. A cookie is a small text file that contains a

unique identification number, which can be used to identify the user's browser, but not the user. Cookies form an essential part of the Internet today by allowing Websites to recognize users' browsers when the users return to previously visited Websites. Since cookies are only text files, they cannot "run" on your computer and have no ability to search your computer for information or to transmit information to anyone. Brantford Power uses cookies to provide certain features on its Website. We do not use cookies to retain personal information. Users are free to prevent the installation of cookies on their computer hard-drive, including the Brantford Power cookie, by simply disabling the feature in their browser's options. Some browsers allow users to accept or reject cookies as they are presented to the user. Please note that users will not be able to access some features and services of the Brantford Power Website if they disable cookies.

4.5 E-Mail Communications

Brantford Power adheres to a no spam policy. Therefore, you will not receive regular, unsolicited e-mail communications from Brantford Power unless you have agreed otherwise or such communications are required for the purposes identified in Section 2 above or to otherwise provide a product, service or information to you that you have requested.

Please note that Brantford Power reserves the right to contact you, by e-mail or otherwise, if permitted or required by law or regulatory authorities or if there has been a violation of Brantford Power's Website Terms of Use.

4.6 Response Tracking

Brantford Power uses Website usage information about visitors to our Website who have responded to a promotional campaign about Brantford Power's services for the purpose of future promotional campaigns, and evaluating usage statistics. For this purpose, we collect information about the campaigns and some of the pages you visit on our Website through the use of tracking numbers passed through URL's transferred to our information technology as well as pixels tags (also known as clear GIFs).

As well, Brantford Power may use third-party companies to host and serve online advertisements for Brantford Power promotional campaigns. Pixel tags may be used in connection with online advertisements, for example, to allow us to count the number of times the advertisement was viewed versus the number of individuals who enrolled in the product or service advertised.

Personal information about you is not collected by any such third-party companies, nor is any tracking information generated from the pixel tag used by them for any other purpose than to report advertising response and Website activity to us.

4.7 Links to Third-Party Sites

Brantford Power's Website contains links to third-party Websites. Brantford Power is not responsible for (a) any information you provide to other Websites outside of Brantford Power's domain that you access through a link on our Website or (b) the privacy practices or the content of such Websites outside of Brantford Power's domain.

4.8 Questions

Questions about personal information collected through Brantford Power's Websites can be directed to Brantford Power by telephone at 519-751-3522, via email at privacy@brantfordpower.ca , or in writing to Brantford Power Inc., P. O. Box 308, Brantford, ON, N3T 5N8 to the attention of the Chief Privacy Officer.

Dated: June 24, 2015

Paul Kwasnik
President and CEO

Scott Saint
Board Chair