

Online digital and cookie notice

Aviso Wealth Inc. and its subsidiaries (collective, “Aviso”, “we” or “us”) are committed to respecting and protecting the privacy of our online and mobile visitors who use or visit our websites, mobile applications, or online services, or interact with our digital campaigns (“website”). This notice, to be read in conjunction with the [Aviso Privacy Policy](#), describes how we use cookies and other technology to personalize the experience of clients and visitors when using our websites.

Online tracking and cookies

What cookies and tracking tools do we use? We use cookies, web beacons and pixels on our websites. A cookie is a small amount of data that is sent from a website server and saved on your computer when you access a website to, for example, help facilitate the use of a website and to help understand how a website is being used. Different types of cookies are used for different types of activities. Examples of cookies we may use are:

- First-party cookies are set by the site you are visiting. Our cookies have distinct functions and are necessary for the delivery of our services, to help us improve our performance or to help us serve you relevant and targeted content.
 - Session cookies: These cookies are stored in your device’s temporary memory and are automatically removed when you close the browser. These cookies enable you to navigate through our secure websites after authentication and, when you close the browser, the cookies expire and are no longer active or used.
 - Persistent cookies: Another type of cookie is known as a persistent cookie, which remains on your device usually for 30 to 90 days. They are used to help us understand your interactions with our website, which enables Aviso to identify specific challenges users may have with areas of our site (i.e. navigation, form completion, etc.) and make improvements to the experience. These cookies may also be used to provide enhanced functionality and personalization by allowing our site to remember the choices you’ve made.
- Third-party cookies are set by service providers whose technologies we may leverage to help us deliver our own content and advertising.
 - Advertising cookies: We may use third parties, such as advertising networks and exchanges, to allow us to serve you advertisements. It should be noted that the use of third-party cookies is diminishing greatly and may already be blocked by default within your web browser.

Our websites or email communications may also use technology such as “web beacons”. This technology allows us to understand which areas of our emails you click and your behaviour on our websites, such as which pages you visit. These tags are used to help us optimize and tailor our sites for you and other future visitors and to help provide you with content tailored to your interests.

What information is collected

When you visit our website, the site asks your browser to store a cookie on your device to remember information that you may provide, information about you, about or in your device, geolocation data, and statistical information about website usage.

- Information you provide
- Information about you - This will include information such as your language preference and login information
- Information about or in your device – Aviso may collect or access information about your device, such as device model, unique device number, operating system type and version, browser type and version, current language, plug-ins, screen resolution, Internet Protocol (IP) address, and your Internet Service Provider (ISP) and the region from which you are connecting to our website or applications



- Geolocation data
- Statistical information - We also collect statistical information on how you access or use our websites or mobile applications to help improve your website experience, enhance security mechanisms, and protect personal and financial information

How we use information collected by cookies

We use the information in several ways to deliver products and services to you. This includes:

- Recognizing you when you return to our websites or use our mobile apps (and remembering your user ID to make it easier for you to login)
- To help verify your identity
- To collect statistical information about your on-site behaviour so that we can identify which areas of our website may need to be enhanced to improve the design, navigation, content, and overall user experience
- To customize content to your interests and to advertise and promote relevant products and services to you and others like you that conduct business with us digitally
- To optimize our websites and the content we make available
- To help secure your connection to our websites and for fraud prevention and investigation purposes

How we share information collected by cookies

Cookies identify when you visit specific Aviso websites and may be shared with third parties involved in customizing advertising or third-party digital channels. Aviso does not sell your information to third parties, nor do we track your interaction with a third-party website. For purposes described in this notice or in the particular online or digital channel, Aviso may share information with employees, agents and service providers, who are required to maintain the confidentiality of the information. We may also share information with government agencies, public bodies, regulators, or other entities where permitted or required by law.

How to manage your cookies

The browsers of most computers, smartphones and other web-enabled devices are typically set up to accept first-party cookies. If you do not want your information collected or used for advertising or marketing purposes via cookies, you can change how cookies will be placed on your device when you visit our website by changing the settings on your browser. These settings are usually found in the 'options' or 'preferences' menu of your browser.

Most browsers can be set to detect cookies and give you an opportunity to reject them, but refusing cookies may, in some cases, result in a suboptimal or generic digital experience that does not adapt to your online behaviour.

You do not have to accept cookies. Your choice not to accept these cookies will not prohibit your use of Aviso's websites. However, please remember that cookies improve certain functions and provide a more tailored browsing experience. If you choose to switch certain cookies off, you should be aware that certain features of our websites may not function properly without cookies.



Interest-Based Advertising

What is Interest-Based Advertising?

Interest-Based Advertising (IBA) is the collection, use, and tracking of consumers online activities over time and over multiple sites which then allows the delivery of advertisements that are tailored to your interests. This is achieved by using third parties such as ad networks, advertisers and partners that use their own technologies (cookies, pixel tags, and other technologies) to collect information about your activity both with our website and other websites over time to show ads that are more relevant and of interest you.

What data is used?

Online activity information which is collected and used for interest-based advertising may include browsing habits, page visits, interaction with Aviso advertising, and time spent on an Aviso website.

How to manage Interest-Based Advertising

Aviso is committed to protecting your privacy and providing you with choices. If you do not want your information collected or used for advertising, remarketing, or other purposes via cookies, please refer to your browser's help guide. Additional resources that may assist you in managing cookies used for advertising and to better understand the use of cookies to deliver personalized ads include the following:

Digital Advertising Alliance of Canada (DAAC): <http://youradchoices.ca/>

Network Advertising Initiative (NAI): <http://www.networkadvertising.org/choices/>

The Canadian Marketing Association (CMA): <https://thecma.ca/resources/consumer-centre>

Please note that blocking cookies or opting out of ad customization will not eliminate all Aviso advertising in digital channels. Aviso advertising that is not customized for you may continue to be displayed. Also, if you opt-out of interest-based advertising, data collected from cookies, pixel tags, and other technologies may still be used for analytics purposes. If you delete or clear your browser, you will need to opt-out again.

Cookies identify when you visit specific Aviso websites and may be shared with third parties involved in customizing Aviso advertising on third-party digital channels. Your choice not to accept these cookies will not prohibit your use of the third-party digital channel. Aviso does not sell your information to third parties, nor do we track your interactions with third party websites.

Third party links on our website

Our website or communications with you may contain links to other websites that we do not own or operate. Also, links to our website may be featured on third party websites on which we advertise. We provide links to third party websites as a convenience to you. These links are not intended as an endorsement of, or referral to, the linked websites. The linked websites have separate and independent privacy, cookie, and behavioural advertising statements, notices and terms of use, which we recommend you read carefully. We do not have any control over such websites, and therefore we have no responsibility or liability for the manner in which the organizations that operate such linked websites may collect, use or disclose, secure and otherwise treat your personal information. We are also not responsible for the digital marketing and cookie practices of those third parties.