

BERK'S INTERTRUCK LTD

PRIVACY POLICY

JANUARY 1, 2004

At Berk's Intertruck Ltd, we respect your right to privacy and to keep personal information about you secure, private and confidential.

Our privacy policy reflects this commitment to you, our valued customer. It tells you how we protect the privacy and confidentiality of your personal information when we collect, use or disclose such information in the course of our dealings with you.

Definition of "Personal Information"

Personal information means information about an identifiable individual customer recorded in any form and includes, however is not limited to name, age, gender, identification numbers, income, employment, net worth, payment and transaction records, personal references, marital status, health records and information regarding extension of credit and information as to whom we may have disclosed such information.

Personal information does not include the name, title or business address or telephone number of an employee or an organization.

The purpose of personal information

When we collect personal information about you, we will identify the purpose and use for which the personal information is being collected before or when it is provided

We collect personal information for the following purposes:

- 1) To establish a lease account, credit account or other financial relationship with you.
- 2) To assess your credit worthiness and eligibility for our products and services.
- 3) To provide ongoing customer service to you.
- 4) To meet legal requirements.

We will identify the purpose in writing, in person, over the telephone or through our web site. We will obtain your consent if we wish to use your information for any other purpose, unless the other purpose is required by law.

Collection of personal information

The collection of personal information is limited, both the amount and type, which is necessary for the purposes identified to you.

The personal information is collected by fair and lawful means. This includes, however is not limited to, credit bureaus, employers and other creditors.

Disclosure, Retention and Consent

We will use or disclose personal information only for those purposes for which it was collected, except with your consent or as required by law. We will retain personal information only for so long as necessary for the fulfillment of those purposes.

We may share your personal information with third parties. These may include, however may not be limited to, credit bureaus, financial institutions, suppliers, our employees and where required by law.

Unless required by law, we will only disclose your personal information provided we have your explicit consent.

You can withdraw your consent at any time provided we are given reasonable notice in writing of the withdrawal and the consent does not relate to an extension of credit where we must collect and report information after credit has been extended. The withdrawal must not be prevented by any legal or contractual restrictions.

There may be some unavoidable disclosure of your personal information which occur as part of us conducting our business. This includes, however is not limited to, disclosure of personal information to our service providers, who provide us with technology, banking, financial, auditing, accounting, legal and insurance services.

Our policies and procedures regarding the maximum and minimum retention periods for personal information are specified by applicable law. If personal information has been used to make a decision about you we will retain such personal information long enough for you to have access to it after the decision has been made.

Accuracy

It is our policy to ensure that all decisions we make involving personal information are based on accurate and timely information. We will make all reasonable efforts to keep personal information as accurate, complete, and up to date as is necessary for the purpose for which it is to be used.

We rely primarily on you to disclose significant material information so we can properly assess the services we provide to you.

If you show us that personal information we have on you is inaccurate, incomplete, irrelevant or out of date, we will revise the personal information.

Safeguarding Personal information

The methods of protection include, however are not limited to, locks on file cabinets, restricted access to offices, electronic measures such as passwords and encryption and other safeguards appropriate to the sensitivity of the information.

Access to Personal Information

We will give you access to the personal information we retain about you, upon your written request, within a reasonable time, with satisfactory identification and proof of entitlement.

We will not provide personal information that is in our control, if it is too costly to retrieve, providing access will disclose information about a third party and the information cannot be segregated, is subject to "Solicitor-Client or Litigation Privilege", cannot be disclosed for other legal reasons, contains our own proprietary information or the information has been used for the detection and prevention of criminal activity and dealings or proceeds of crime.

We will identify how we obtained personal information, how we are using it and to whom it was disclosed, except where such disclosure was to a government body or service provider.

We will not record in your file when personal information was disclosed to third parties for routine purposes, such as updating of credit information.

Privacy Officer

Please contact our Privacy Officer with regard to any matter that includes access to personal information, our privacy policy, our handling of personal information or any complaint about our privacy policy, or the way we have handled your personal information. We will investigate and promptly respond to your questions or concerns.

Privacy Officer
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