

Three Point Capital Privacy Policy

Protecting your privacy is important to us. Three Point Capital Wealth Management Inc. (the Exempt Market Dealer), Three Point Capital Management Corp. (the Manager for the Issuer) and Three Point Capital Corp. (the Issuer) are committed to protecting your privacy. We do not collect personal information about you unless you voluntarily provide it to us or provide us with permission to obtain it, nor do we gather personal information about you while you are using this website. We protect all personal information you entrust to us, taking precautions against unauthorized access, collection, use or disclosure.

By engaging Three Point Capital Wealth Management Inc. and Three Point Capital Corp. for investment services or Three Point Capital Management Corp. for mortgage lending services, you are indicating your consent to our collection, use and disclosure of your personal information in the manner described below.

The Three Point companies comply with British Columbia's privacy legislation (the Personal Information Protection Act or 'PIPA'). This act governs the collection, use and disclosure of personal information by all private sector organizations in the province. We maintain the confidentiality of all client information that we collect, use and disclose in our business.

Why we need access to personal information

To provide lending services and investment opportunities to our clients we need access to relevant facts and information that relate to their personal and business finances.

How we collect, use and disclose personal information

Wherever practical we endeavor to collect personal information directly from the person to whom the information pertains. If necessary, we may collect personal information from other sources. By using the Three Point Capital companies for lending and investment services, you consent to our necessary collection, use or disclosure of your personal information in order to properly serve you as our client.

BC's Privacy Act deems that you consent to our collecting, using or disclosing your personal information if our purpose at the time would be considered obvious to a reasonable person. In these circumstances, we will collect use or disclose personal information without obtaining your written or verbal consent. The Act also permits us to collect, use or disclose personal information in some circumstances without an individual's consent. These include (but are not limited to) circumstances where the personal information is available to the public from a prescribed source and the collection, use or disclosure of personal information is required or authorized by law.

When we collect, use or disclose any personal information, we make reasonable efforts to ensure that it is accurate and complete.

Protecting the security of personal Information

We recognize our professional and legal obligations to protect the confidential or personal information our clients provide to us during the course of our business. We have made reasonable arrangements to

secure against the unauthorized access, collection, use, disclosure, copying, modification, disposal or destruction of personal information.

Requesting access to personal information

BC's Privacy Act permits you to request access to your personal information and information about the privacy practices of the Three Point Capital companies by contacting us at the address indicated below. If you request access to this information, we will respond in the time allowed by the Act and will make a reasonable effort to help you and respond as accurately and completely as reasonably possible.

All requests may be subject to any fees and disbursements the law permits us to charge. Your ability to access your personal information under our control is not absolute. PIPA provides that we must not disclose personal information when disclosing the personal information would reveal confidential commercial information that if disclosed could, in the opinion of a reasonable person, harm the competitive position of an organization.

You can help us maintain the accuracy of your information by notifying us of any changes to your personal information.

Contact Us

If you have any questions about our policies concerning the handling of your personal information, or if you wish to request access to, or correction of, your personal information under the care and control of the Three Point Capital companies, please contact us as follows:

Three Point Capital Group of Companies

Leanne Wilson – Privacy Officer

leanne@threepointcapital.ca

1-800-979-2911

210, 1980 Cooper Road

Kelowna, BC V1Y 8K5

Complaints

If you are dissatisfied with our handling of your personal information, and, if after our Privacy Officer has reviewed and responded to your concern, you remain dissatisfied, you may wish to contact the Office of the Information and Privacy Commissioner for British Columbia at:

P.O. Box 9038, Stn Prov Govt

Victoria, BC V8W 9A4

Tel: (250) 387 5629

Fax: (250) 387 1696

Email: info@oipc.bc.ca

08.30.2021 Reviewed and approved by: Leanne Wilson, Privacy Officer