



ULTRAMAR LTD.

PRIVACY POLICY

Privacy Statement

Ultramar Ltd. ("Ultramar") has created this privacy policy (this "Policy" or "Ultramar's Privacy Policy") in order to demonstrate our commitment to protecting the confidentiality of personally identifiable information ("Personal Information") entrusted to us. Due to the sensitive nature of the information we collect from our customers, which may include, your name, your address, date of birth, phone numbers, financial information and credit reports, we believe it is important to satisfy strict privacy requirements. This Policy has been prepared to inform you of our policy and practices concerning the collection, use and disclosure of Personal Information provided to Ultramar. This Policy also describes our information gathering and dissemination practices for our Internet website: www.ultramar.ca (the "Internet Site"), for our Extranet websites: <https://ultramar.emergis.com> and <https://pipelinecommercial.emergis.com> (the "Extranet Sites"), and for how we handle Personal Information that we learn about you from your visit to these sites ("Our Sites"). The information that we receive and use depends on what you do when you visit Our Sites.

Changes to the Privacy and Security Policy

Ultramar reserves the right to change any part of this Policy at any time. Any changes will be effective upon the posting of revisions on our Sites. Your use of Our Sites will be subject to the most current version of Ultramar's Privacy Policy posted on Our Sites at the time of such use. Your continued use of Our Sites and the services provided therein following Ultramar's posting of any changes will constitute your acceptance of such changes. If you do not agree to any changes to this Policy, please discontinue use of Our Sites and the services provided therein.

Objective and Scope of this Policy

This Policy has been prepared to inform customers of Ultramar's Policy and practices concerning the collection, use and disclosure of customers' Personal Information. Ultramar collects "aggregate information" such as Site traffic, page views or impressions. Such aggregate information is not correlated to any individual user of Our Sites. Ultramar also collects information from customers who apply to obtain additional information about Ultramar's services and from customers who use Our Sites to send e-mails to Ultramar personnel. Ultramar does not sell, trade, rent or otherwise disclose any Personal Information to any third party except as described in this Policy. Ultramar may provide non-specific, non-identifiable, statistical aggregate information regarding Ultramar's customers, site traffic, and related site information to third parties but in no event will Ultramar disclose any Personal Information except as described in this Policy.

This Policy governs Personal Information collected from customers for the purposes described herein. It does not govern Personal Information that Ultramar collects from and about its employees, the protection of which is governed by other applicable laws and internal Ultramar



policies. This Policy also does not cover aggregated data from which the identity of an individual cannot be determined. Using contractual or other arrangements, Ultramar requests that agents, contractors or third party service providers, who may receive Personal Information in the course of providing services to Ultramar as part of Ultramar's delivery of services, protect that Personal Information in a manner consistent with the principles articulated in this Policy.

IP Address

When your web browser or e-mail application requests a web page or e-mail from another computer on the Internet, it automatically gives that computer the address where it should send the information. This is called your computer's "IP Address". (IP stands for "Internet protocol.") For most customers accessing the Internet from a dial-up Internet service provider (ISP), the IP address will be different every time you log on. We use your IP address to help diagnose service or technology problems with our server, and to administer Our Sites. Your IP address is used to help identify you, to track activity within Our Sites and to gather broad demographic information which is used to further develop advertisements, products and services.

Cookies

A cookie is a small amount of data, which often includes an anonymous unique identifier, that is sent to your browser from a web site's computers and stored on your computer's hard drive. Our Internet Site does not currently use cookies to keep track of your session. On our Extranet Sites, we may use cookies to deliver content specific to your interests or to track specific data that needs to be available on multiple web pages. Any cookie in use by our web server is temporary and will be removed when the user logs out or is timed-out by the server. Our server contains links to other related web sites. We do not control or have access to the information that is collected or used on those sites, via cookie or otherwise. You may configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is set. (Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences.) If you reject all cookies, you will not be able to take full advantage of all offerings on our Extranet Sites.

Consumer Information/Information Collection

When you browse Our Sites and have not registered for any online service from Ultramar, you browse anonymously. Personal Information – such as your name, address, phone number or e-mail address – is not collected as you browse. Ultramar does, however, use cookies on their Extranet Sites to collect non-personal information about how our Extranet Sites are used. Non-personal information, such as the server your computer is logged onto, your browser type (for example, Netscape or Internet Explorer), and whether you responded to an Ultramar banner ad or e-mail is collected and tracked. This non-personal information is used for the purpose of measuring response rates to banner ads and e-mail offers.



Registration for Online Products and Services.

In order to provide you with a particular product or service online, we may request that you voluntarily supply us with Personal Information, including your e-mail address, credit card account number and additional financial information (if you are a Pipeline Commercial credit cardholder, for example), for purposes such as correspondence, site registration, checking your bill online, making a purchase, or participating in online surveys and enabling us to provide an online product or service to you in an efficient manner.

If you are known to us as a registered user of an Ultramar online service, we may combine information about your use of Our Sites and the online product or service you utilize with certain other online and offline information we have about you as an Ultramar customer and information that you have provided to us as well as information available from external sources, such as census bureau data. Customers will be asked to opt-in or opt-out of receiving future mailings, or be deleted from Our Sites and customer information database. Please see the Choice/Opt In – Opt Out section below for additional information.

Other Personal Information

When you submit your information to apply for Ultramar cards and services Ultramar may retrieve a credit report about you from a credit reporting agency. Ultramar may also generate and store a consumer credit score and personalized recommendations for each applicant. The scores, recommendations and any offers viewed or accepted and the dates of that information may be stored in a customer's file. While these items are not sold to third parties for any reason, they may be used to qualify customers for certain products, services or promotions. Please see the Disclosure of Personal Information section below for additional information.

Disclosure of Personal Information

From time to time, we enter into contractual agreements with non-affiliated, third party service providers, such as marketers, Web hosting facilities, storage providers, transaction processors and decisioning systems. In the course of providing services, these parties may receive your Personal Information. These parties, however, are obligated by contract to maintain the confidentiality of your Personal Information.

Please note that there are circumstances where the collection, use or disclosure of Personal Information may be justified or permitted or where Ultramar is obliged to disclose Personal Information without consent. Such circumstances may include: (i) where required by law; (ii) where it is necessary to protect the rights, privacy, safety or property of an identifiable person or group; (iii) where it is necessary to protect the rights or property of Ultramar; or (iv) where the Personal Information is public.

Personal Information may also be subject to transfer to another company in the event of a change of ownership of all or part of Ultramar. This will occur only if the parties have entered into an agreement under which the collection, use and disclosure of such information is restricted to those purposes that relate to the business transaction, including a determination



whether or not to proceed with the business transaction and to carry out and complete the business transaction.

Where obliged or permitted to disclose information without consent, Ultramar will not disclose more information than is required.

Advertising and Promotions

Ultramar may use information that you provide to inform you of products and services offered by Ultramar and third parties. If you click on an ad or promotion which appears on Our Sites without accepting an offer for a product or service, we will not provide individually identifiable data to the third party offering the ad or promotion. Overall demographic information may be shared with these advertisers on an aggregate basis, without individually identifiable information.

Acceptance of Offers

If you accept products or services offered by third parties while remaining on Our Sites, individually identifiable information required for such acceptance, such as name, address and account number, provided to us will be transmitted to the third party only upon final acceptance of that product or service. Customers will be informed that they are accepting a product or service of a third party, and may or may not be subsequently linked to the third party's web site. Third party suppliers might include providers of financial services, credit information, or other consumer products, and may have privacy policies related to their web site, the Internet and e-commerce which are different than ours. If you do not want your individually identifiable information shared with any third parties, do not accept any offers for services from third party organizations. Prior to any such acceptance you will be informed that some or all of your individually identifiable and non-public information may likely be shared with that organization.

Web Site Links

Our Internet Site contains links to other sites. Ultramar is not responsible for the privacy practices or the content of such web sites. Please refer to those sites for specific information about their privacy or security practices or policies.

Accuracy, Retention and Security

Ultramar endeavours to ensure that any Personal Information provided by customers and in its possession is accurate, current and complete as necessary for the purposes for which Ultramar uses that information. Personal Information contained in databases and/or files that have been closed is not actively updated or maintained.

Our Sites have security measures in place to protect against the negligent or inadvertent loss, misuse and alteration of the information under our control. Ultramar's networking systems include an industry standard firewall and systems that are both physically and logically protected (via secured locations and passwords). Consumer information will be regularly backed-up and



stored in a secure location. Other consumer data (such as a name or an address, for example) will be kept on an industry standard computer database fully protected behind a firewall. All other customer files are kept securely at our regional offices and Ultramar locations across Eastern Canada.

Ultramar retains Personal Information about customers as long as Ultramar believes it is necessary to fulfill the purposes for which it was collected. Personal Information about customers that is maintained on Ultramar's systems is protected using industry standard security measures. However, Ultramar cannot guarantee that the information submitted to, maintained on, or transmitted from Ultramar's systems will be completely secure as transmission of information over the Internet is susceptible to possible loss, misrouting, interception and misuse.

If you have specific additional questions about Ultramar's systems or the storage of data, please contact us at 1-800-361-4253 or online at :www.ultramar.ca.

Children's Privacy

Our Commitment to Children's Privacy: Protecting the privacy of children is especially important. For this reason, we never collect or maintain information at our Site from those we actually know are under 18, and no part of our Site is structured to attract anyone under 18.

Choice/Opt In - Opt Out

Our Sites provide customers the opportunity to opt-in or opt-out of receiving communications from affiliates or non-affiliated third parties at the point where we request information about the visitor. The benefits of remaining on our mailing list include e-mail notification about enhanced service or product offerings that we believe may be of interest to you. Our Sites give registered customers the following option for removing their information from our e-mail database to not receive future offers and communications via e-mail, direct mail or telemarketing. You can send e-mail to : remove@ultramar.ca.

Access to Personal Information held by Ultramar

Ultramar permits access to and review of Personal Information held by Ultramar about an individual by the individual concerned, under most circumstances. An individual customer may also request that Ultramar delete such User's Personal Information from Ultramar's system and records. However, due to technical constraints and the fact that Ultramar backs up its systems, Personal Information may continue to reside in Ultramar's systems after deletion. Individuals, therefore, should not expect that their Personal Information would be completely removed from Ultramar's systems in response to an accepted request for deletion.

Where information will not or cannot be disclosed, the individual making the request will be provided with the reasons for non-disclosure. Where information will be disclosed, Ultramar will endeavour to provide the information in question within a reasonable time and no later than thirty (30) days following the request. If an individual believes any Personal Information



concerning that individual is not correct, that individual may request an update of that information by sending a request to the person indicated below in "Questions about this Policy and User's Privacy".

To guard against fraudulent requests for access, Ultramar will require sufficient information to allow it to confirm the identity of the person making the request before granting access or making corrections.

Questions

If you have any questions, concerns or comments about this Policy, access to Personal Information held by Ultramar, the practices of the collection, use, management or disclosure of Personal Information by Ultramar, or your dealings with Our Sites, you can contact our Privacy Officer at 1-800-361-4253.