TERMS & CONDITIONS / Privacy Policy

1.Flash Cash Canada is subject to federal and provincial laws regarding the protection of personal information, including the Personal Information Protection and Electronic Documents Act and the Personal Information Protection Act. Thus, Flash Cash Canada shall take the necessary measures to comply with these laws and ensure the confidentiality and privacy of all information on its customers, collected from the on-line requests by the users of the site and in the process of granting loans.

2.This Privacy Policy sets out the practices of Flash Cash Canada for collection, use and disclosure of personal information of its customers.

3.Personal Information: Personal information means all relevant information that may serve to identify an individual, as more fully described in the applicable laws on privacy and confidentiality, whether this information is provided voluntarily by the customer or from a third party, with the consent of the customer.

4.Methods of collecting information: Flash Cash Canada collects personal information in a variety of direct and indirect interactions with its customers, including through interactive forms and applications online on Flash Cash Canada's website. By completing the interactive forms and loan applications, the customer agrees to these terms and conditions and gives Flash Cash Canada implied consent for the collection and use of personal information contained therein as well as those contained in the documentation provided in support of the loan application. The customer also agrees that Flash Cash Canada obtains personal information by reference, for example from financial institutions, employers, credit bureaus, third parties and other institutions identified in interactive forms and loan applications.

5.Information collected: the information collected shall include:

Name, mailing address;
Phone numbers and facsimile;
Email address;
Date of birth, gender;
Family situation;
Social insurance number, health insurance number and driver's license number;
Occupation and employment (duration, salary, etc);
Name and address of the employer;
Income (personal, family and other sources of income);
Data on the financial situation (assets, liabilities, bank statements, etc.);
References;
Any other information collected with the approval of the client;

6.In addition to personal and financial information submitted by a customer, Flash Cash Canada may collect information about the customer's computer including, where

available, his IP address, operating system and browser type - for system administration and to report aggregate information to advertisers.

7.Flash Cash Canada may also collect statistical data about browsing actions and patterns. This information does not identify any individual. Flash Cash Canada may also obtain information about customer’s general internet usage by using a cookie file which is stored on the hard drive of his computer.

8.The purposes for which the information is collected: All personal information collected by Flash Cash Canada is confidential. Such information is collected for the main purpose of assessing the client's eligibility to the requested loan and to follow through with the said loan, when granted. Flash Cash Canada also collects personal information for the purpose of distributing promotional materials through newsletters and/or emails and text message.

9.The use of personal information: Flash Cash Canada uses personal information in the ordinary course of administering its business, notably to create the customer’s account, contact the customer as part of the administration of the account, provide services and answer any customer’s questions, establish and verify the identity, accuracy and completeness of the information provided by the customer, conduct a credit check and determine eligibility for loans, verify employment, references and contacts, grant, administer and service loans and collect or otherwise enforce any contract with customers.

10.Flash Cash Canada may use the personal information collected to send promotional materials or other information regarding the services and products of the company to its customers. By agreeing to these and conditions, Customer agrees to be included in the mailing of promotional materials and newsletter list. The customer who wishes to withdraw its coordinates from the mailing list can contact Flash Cash Canada at the coordinates listed below or click on the tab "unsubscribe" at the bottom of one of the received messages.

11.The use of cookies enable Flash Cash Canada to improve its customers service, estimate its audience size and usage patterns, store information about its customer’s preferences and recognise them when they return to its site. For more information regarding the privacy policy applicable to this information, it is recommended to download the full version by clicking on the following link: privacy policy or contact Flash Cash Canada’s assigned agent at the coordinates below.

12.Access to information: Flash Cash Canada’s agents who are authorized to manage customer accounts and respond to requests for loans have access to the personal information contained therein. Agents assigned to advertising and promotional offers from Flash Cash Canada have access to the sole information needed to create and manage mailing lists for promotional purposes.

13.Flash Cash Canada may disclose customer’s personal information to loan brokers,

financial institutions, lending institutions, creditors and employers as part of the fulfillment of its obligations under the loan agreement with the customer. The applicant acknowledges that in order to obtain a loan, any and all past due amounts owed to any lender in our network in the applicant's name must be settled prior to the new loan being approved. Should there be such any such amount remaining at the time that this application is received, the applicant provides their consent and authorization that the repayment of any prior balance owed be completed using the information provided for the purpose of the current application regardless of end result of said application.

14.Flash Cash Canada may disclose customer's personal information to lenders, collection agencies, law firms and judicial courts, for the purposes of debt collection and for the exercise of any remedies under any contract or services agreement with the customer.

15.Flash Cash Canada may be required to disclose customer's personal information to government authorities, notably, in order to fulfill its legal obligations, including for the purpose of verifying compliance with applicable laws.

16.Flash Cash Canada can provide access to customer's personal information to various agents responsible for the operations and administration of the affairs of the company (sales and marketing, administration, operating system, legal affairs, etc.) or third parties (technical services, postal services, servers, etc.) and this only to the extent necessary for the performance of their respective duties.

17.Right to consult and amend: At any time the customer has the right to know the nature of the data collected on him, to consult and to ask to make any corrections or additions required. Any request to this effect must be made to Flash Cash Canada at the coordinates listed below.

18.Right to oppose and withdraw: At any time the customer may withdraw consent to the collection, use and disclosure of personal information in whole or in part. Such withdrawal may result in denial of Flash Cash Canada to provide certain services and / or products. However, given the consent to collect, use and disclose personal information for services running will remain valid until complete fulfillment of the contractual obligations of the customer under the loan agreement. Similarly, the consent shall remain valid for certain disclosures (including but not limited to, retain transaction data or business, disclose to government authorities as required to comply with the law, etc.). Any request to this effect must be made to Flash Cash Canada at the coordinates listed below.

19.Security of data: Flash Cash Canada, processes and stores the customer's personal data in a secure environment, for the duration of the execution of the contract with the customer and for a reasonable period in order to meet legal requirements, statutory, insurance, security and data processing. The data are kept at places of business of the company.

20.Flash Cash Canada shall take all reasonable steps to protect the customer's personal information using physical, electronic or appropriate safety procedures, including backup protection against loss or theft, the use of secured areas (restrictions to disclosure, copying, use or modification).
Security systems applied by Flash Cash Canada meet or exceed industry standards. The systems are tested regularly in order to update security mechanisms according to the ever-changing technologies.

Contacting Flash Cash Canada: This privacy policy is updated periodically. For more information regarding this policy, it is recommended to contact Flash Cash Canada.