



PRIVACY POLICY

Effective June 1, 2025

The website <https://www.pegcitycarcoop.ca/> (the “**Site**”), is operated by Peg City Car Co-op Ltd. (also referred to as “**Peg City**”, “**us**”, or “**we**”). We have created this privacy policy (the “**Privacy Policy**”) to explain, among other things:

- What kind of personal information we collect and why;
- How we use it and who it may be shared with;
- How we protect your personal information;
- Your rights; and
- How you can contact us about our privacy practices.

We want this Privacy Policy to be accessible to everyone, including those with disabilities. If you need this Privacy Policy in another format, please contact us using the information in Section 18.

This Privacy Policy applies to information we collect, use, or disclose about you:

- On this Site and any other websites or pages that we own or operate (collectively and together with the Site, the “**Sites**”);
 - In email, text, and other electronic communications;
 - Through any web applications or mobile applications owned or operated by Peg City, including any software we license from third parties (collectively, the “**Apps**”);
 - Through any other online services offered by Peg City, including but not limited to tools, chatbots, forums, or social media pages owned or operated by Peg City;
 - When you interact with us in person or over the phone; and
 - When you use a Peg City Vehicle as part of our car sharing services (a “**Trip**” or “**Trips**”),
- (collectively, and together with the Sites, the Apps, and Trips, the “**Service**”).

By accessing or using the Service, you consent to the collection, use and disclosure of personal information by Peg City in accordance with this Privacy Policy.

You don't have to share your personal information with us, and if you have shared your personal information with us, you can withdraw your consent at any time (subject to legal or contractual restrictions and reasonable notice). However, if you don't consent or if you withdraw consent, we may not be able to provide you with parts or all of the Service.

You should read this whole Privacy Policy so that you understand our practices, but we have organized it according to questions you might have for us, so you can use the links below to jump to specific answers.

- 1.** What are the key defined terms used throughout this Privacy Policy?
- 2.** What personal information do we collect?
- 3.** Why do we collect and use your personal information?
- 4.** To whom do we disclose your personal information?
- 5.** How do we get your consent? How can you withdraw your consent if you change your mind? Are there any circumstances where we don't get your consent?
- 6.** What if there is a change in the initial purpose for the collection of your personal information?
- 7.** Do we knowingly collect personal information about children?
- 8.** How do we protect your personal information?
- 9.** Do we transfer your personal information to third parties for storage or processing?
- 10.** How long do we keep your personal information?
- 11.** Do we collect, use, and disclose non-personal information about you?
- 12.** How do we make sure your personal information is accurate?

13. How can you access your personal information?
14. What types of “cookies” and/or other technologies do we use, and how can you change your “cookie” settings?
15. Do we have links to other websites on the Service? If so, which privacy policy governs?
16. Do we use third-party advertising partners? If so, how can you opt out of targeted advertising?
17. What type of analytics services do we use and why? How can you disable analytics?
18. Who do you contact if you have a question or complaint or want to access or correct your personal information?
19. How do we handle complaints?
20. How can you unsubscribe from our ‘commercial electronic messages’ such as messages regarding new products or services?
21. If changes are made to this Privacy Policy, will you be notified? If so, how will you be notified?

1. Definitions

For the purposes of this Privacy Policy, the following words have the following meanings:

“Collection” means the act of gathering, recording or obtaining personal information from any source (including third parties) by any means.

“Consent” means informed and voluntary agreement with the collection, use, and disclosure of personal information for defined purposes. Consent can be either express or implied and can be provided directly by you or sometimes, by someone on your behalf (like a parent or guardian). Express consent is given when you take a positive action to indicate consent (whether orally, electronically, or in writing).

Implied consent is when consent is assumed based on your actions or inactions that suggest consent is reasonable.

"Disclosure" means making personal information available to a third party.

"Employee" means an employee of Peg City, and for the purpose of this Privacy Policy only, includes agents, independent contractors, and other contractors performing services for Peg City.

"Non-personal information" means information that does not identify you and which we cannot link to other information to identify you (e.g. anonymized, statistical, or aggregated data).

"Organization" means a company, entity, or organization, including any business, but does not include an individual.

"Peg City Vehicle" or **"Peg City Vehicles"** means the vehicles owned by Peg City and available to be reserved for a Trip or Trips pursuant to any agreement between you and Peg City.

"Personal Information" means information about an identifiable individual, but not anonymized or aggregated information that cannot be linked to a specific individual.

"Registered User" means a user (whether an individual or Organization) that has created and registered an account (or multiple) accounts with Peg City.

"Third Party" means an individual or Organization other than the user, the user's agent, or Peg City.

"Use" means the treatment, handling and management of personal information by and within Peg City.

"User" means any individual or Organization that visits the Sites and/or accesses/uses the Service.

2. Information We Collect

When you use the Service, we may collect several types of information, including personal information, non-personal information, and technical information. We collect this information in different ways, including:

- Direct interactions with you, like when you provide information to us by filling out forms or answering surveys conducted by us or our authorized agents,
- From third parties with your consent (subject to any exceptions provided for by law), for example, your driving abstract and claims history directly from Manitoba Public Insurance, and
- Automated technologies or interactions, for example, through cookies as you browse our Sites or during a Trip through certain technology installed in Peg City Vehicles.

Personal Information

We may collect and use any or all of the following personal information for the purposes described in Section 3 of this Privacy Policy:

- a) **Registration Information.** Information that you provide, or consent to our collecting from third parties, when you become a registered user or otherwise complete forms on the Service or use the Service, such as:
 - i. Your name, pronouns, birth date, email address, mailing address, and telephone number;
 - ii. Your plan selection, payment method, and billing address;
 - iii. The name and phone number of your emergency contact;
The city where you plan to use our vehicles most frequently;
 - iv. Your driver's licence information, including photos of both sides of your driver's licence and a photo of you holding your driver's licence with the photo side up to your face;
 - v. The unique number identifier of the key fob you are issued, if applicable;
 - vi. Your unique account identifier;
 - vii. Information about your driving history, which may be required on an annual basis, such as a copy of your driver abstract/claims history from Manitoba Public Insurance or a similar entity in another jurisdiction; and
 - viii. Your member number, log-in and password details in connection with your Peg City account(s), including your email address/username;

- b) **Reservation Information.** Information you provide, or we collect automatically, when you reserve and use a vehicle for a Trip, such as:
- i. The date and time you wish to reserve a Peg City Vehicle;
 - ii. The location of the Peg City Vehicle you wish to reserve;
 - iii. The duration of each Trip;
 - iv. The distance driven during each Trip;
 - v. The precise geolocation of the Peg City Vehicle in real-time or deferred time;
 - vi. The odometer reading and fuel level;
 - vii. Vehicle usage information, such as the speed at which the vehicle is travelling, harsh acceleration or braking;
 - viii. Driving infractions where the notice is sent directly to us, such as for a red-light camera;
 - ix. Information you share with us about your reservation, including issues you experience while in possession of the Peg City Vehicle, such as mechanical issues and collisions; and
 - x. The date, time and place of the following events: taking possession of the Peg City Vehicle, removal of the Peg City Vehicle key from the key-card holder in the glove box, start of the Trip, start and end of temporary stops, withdrawal and return of the gas card from the key-card holder, fluctuation in fuel level or charge level, connection to a charging station, state of the engine (on or off), state of the doors (closed or open), state of the door locks (locked or unlocked), return of the Peg City Vehicle key and return of the Peg City Vehicle (end of the reservation).
- c) **Correspondence.** Your correspondence with Peg City employees, including any questions, concerns or comments you may have about the Service or problems that you report. Please note that when you communicate with us over the phone, those phone calls may be recorded;

- d) **User Generated Content.** Comments, videos, photographs, and any other content or information submitted to the Service;
- e) **Payment Information.** Peg City does not collect payment details like credit or debit card numbers. All purchases are processed by third-party platforms, and their privacy policies will apply to your transactions. However, we can access a credit card log that shows certain activity, like when your card has been declined, the CVV is incorrect, or the address doesn't match, in order to help you troubleshoot any payment issues; and/or
- f) **Service Requests.** Details of your requests made through the Service.

Electronic Information We Collect Automatically

When you visit the Sites or the Apps, we may automatically collect certain information, such as:

- a) The IP address of your computer and which browser you used to view the Sites or the Apps;
- b) The type of operating system on your device;
- c) The size and resolution of your screen;
- d) Your location;
- e) Your language settings in browsers; and/or
- f) The site you came from and any search keywords you used, if arriving from a search engine.

This information, which may sometimes be considered personal information, is aggregated and used to measure and improve the effectiveness of our Service. We don't combine this technical information with other personal information collected on our Service.

3. Purpose of Collection and Use of Personal Information

Peg City collects and may use your personal information for the following purposes:

- a) If you are a registered user, to establish and maintain your Peg City account;

- b) To provide the Service to you, and/or the other services or information that you request;
- c) To determine your eligibility on an ongoing basis;
- d) To verify your identity;
- e) To track your use of the Peg City Vehicles to ensure accurate billing and compliance with our policies and any agreement between Peg City and yourself;
- f) To determine the precise location of a Peg City Vehicle at any given point, for example, to locate the Peg City Vehicle if it has not been returned, or was returned to the wrong location, or for the duration of your Trip or Trips to resolve any billing disputes. This can include the real-time or deferred-time location of a vehicle, as well as location data linked to events other than the start or end of a trip (e.g., during a temporary stop). This information is only used when necessary, for purposes such as (but not limited to) the following:
 - a. Finding a Peg City Vehicle for which the location data is missing or incorrect;
 - b. Responding to your requests for justification following a ticket, and for contesting a ticket in particular;
 - c. Locating a Peg City Vehicle at your request;
 - d. Attempting to reconstruct a trip when data is missing for billing purposes;
 - e. Separating the fees between two users when two users in a row have not followed the proper procedures for picking up and returning a Peg City Vehicle;
 - f. Finding a Peg City Vehicle in the event of a suspected collision, particularly to provide any necessary equipment or assistance, medical or otherwise;
 - g. Tracking a Peg City Vehicle when we suspect it has been stolen; and

- h. Responding to requests from competent authorities in connection with an offence that may have been committed. See Section 4 on Disclosures for more information.
- g) To respond to questions, comments, requests, job applications, or complaints that you submit to Peg City;
- h) To resolve any issues you experience during a reservation;
- i) To fulfil the purposes for which you provided the information or any other purpose we disclose to you (with your consent, if needed);
- j) To carry out our obligations and enforce our rights arising from any contracts with you, including for billing and collection, if applicable;
- k) To enforce a suspension or ban, if necessary;
- l) To instigate, respond to, or otherwise deal with any Proceedings;
- m) To track communications with you;
- n) To analyze use of the Service and improve the Service, our products and services, marketing, and/or customer relationships and experiences;
- o) To send emails, newsletters, or other communications that we have to send you, or that you consented to receive;
- p) To provide Service-related announcements or notifications to you, including push notifications in the Apps;
- q) To anonymize your personal information or aggregate it with other data in a way that no longer personally identifies you;
- r) To display advertising on the Service or to manage our advertising on other sites. See Section 16 on targeted advertising and how you may opt out;
- s) To detect, investigate, or prevent activity that may be illegal, violate our policies, cause us or others harm or compromise our security;
- t) For quality assurance and to train our staff (e.g. with the use of recorded telephone communications);
- u) To protect our rights and property and the rights and properties of others;

- v) To maintain appropriate records for internal administrative purposes;
- w) To meet legal and regulatory requirements, including but not limited to insurance rules and regulations; and/or
- x) Where otherwise required or permitted by applicable laws.

Access to your personal information by Peg City employees, partners, and service providers is limited only to those who need access to the personal information for the purpose for which it was collected, including to enable them to perform a business, professional or technical support function for Peg City.

4. Disclosure of Personal Information

Peg City may disclose your personal information to:

- a) Its employees, partners, affiliates, subsidiaries, distributors, retailers and service providers as necessary to perform a business, professional, or technical support function for Peg City;
- b) Fulfill the purpose for which you provided the information or any purpose for which you have given consent;
- c) A person who, in the reasonable judgment of Peg City, is seeking the information as your agent; and
- d) A third party or parties, where you have given consent or the disclosure is permitted or required by law. For example:
 - a. To a third party that conducts research on our behalf, unless you have opted out of this using the no contact option in the Apps;
 - b. To comply with a subpoena, warrant or other order made by a court or other body with the jurisdiction to compel the disclosure;
 - c. As necessary when we believe your behaviour violates any Peg City policies applicable to you or your use of the Service;
 - d. To the other drivers on a shared account. Where a member account includes additional drivers, all drivers agree to share a single bill on the member account, which means all drivers will have access to the information included in the invoice, such as the number of Trips,

distance traveled, duration of Trips, location of the pick-up, the type of Peg City Vehicle reserved, and the total cost, including any fines or penalties incurred (If you do not wish to share this information, you must obtain your own account);

- e. To enforce an agreement we may have with you, including to collect payments, or deal with any Proceedings; or
- f. If we believe the disclosure is necessary or appropriate to protect the rights, property or safety of Peg City, our customers, or others.

Corporate Reorganization and Business Transfers

Peg City may disclose your personal information during corporate transactions, like reorganizations, mergers, amalgamations with another entity, a sale of all or a substantial portion of our assets or shares, or financing activities. This includes sharing data during due diligence for these transactions. Any such disclosure will comply with applicable privacy law, including requirements to enter into agreements to protect your personal information.

5. Consent

The consent required can be express or implied, depending on the circumstances, but there are also some circumstances where the law allows or requires us to collect, use, or disclose your personal information without your knowledge or consent (e.g. to collect a debt you owe us). We will only process your personal information without your knowledge or consent where this is permitted or required by law.

You can withdraw your consent to the collection, use, or disclosure of your personal information by Peg City at any time, subject to legal or contractual restrictions and reasonable notice. Please note that if you withdraw your consent, we may not be able to provide you with some or all of the Service. Please contact our Privacy Officer using the information in Section 18 to withdraw your consent or for more information about how doing so may affect your access to the Service.

6. Change of Purpose

Peg City will only use your personal information for the purposes for which it was originally collected, unless required or permitted by law, or where the new purpose is

compatible with the original purpose (based on factors like the relationship between the purposes and your reasonable expectations).

If the new purpose is unrelated, we'll notify you and get consent where required (See Section 21 for more information).

7. Children

The Service is intended for general audiences and is not directed at any one under the age of fifteen (15) unless they are an emancipated minor or otherwise capable of providing consent. We do not knowingly collect personal information from such individuals, or from any other individual incapable of providing consent on their own behalf, without the consent of that individual's parent, legal guardian, attorney under a valid power of attorney, or other person capable of consenting on behalf of the individual. If we learn that we have collected personal information from such an individual without appropriate consent, we will delete that personal information. If you think such an individual has provided us with personal information, please contact us as provided in Section 18.

8. Safeguarding Your Personal Information

Peg City is committed to safeguarding your personal information through a combination of administrative, technical, and physical safeguards to protect against risks such as loss or theft, unauthorized access, misuse, alteration, destruction, or any other unlawful processing. The methods of protection and safeguards used by Peg City include, but are not limited to:

- **Administrative safeguards** such as privacy and security policies and procedures, privacy and data protection training for Peg City employees;
- **Technical safeguards** such as annual security reviews, security testing, and technological measures, including the use of passwords, encryption, firewalls, and secure coding frameworks; and
- **Physical safeguards** such as locked filing cabinets, and need-to-know access for Peg City employees, partners, subsidiaries, affiliates and service providers.

While we have implemented these measures to reduce the risk of a privacy breach, **we cannot guarantee absolute security.** The nature of digital systems and internet

communications means that it is possible our safeguards may be breached by third parties. The risks that come from a breach can include financial loss, identity theft, reputational harm, damage to relationships, and loss of employment or business opportunities, among other things. The more sensitive the personal information, the more significant the possible harm. **You are providing your personal information at your own risk.**

9. Cross-Border Transfer of Personal Information

Subject to any agreement to the contrary, your personal information may be stored and processed in any province or country where our third-party service providers operate (e.g. Canada, United States). Your personal information is subject to the laws of that jurisdiction, which may allow access by their governments, courts, law enforcement, or regulatory agencies. For example, personal information stored in the United States is subject to the USA PATRIOT ACT.

Peg City has measures in place to protect your personal information during cross-border transfers in accordance with data protection laws, like contractual safeguards stipulating the confidentiality of the information and the purposes for which it is to be used.

10. Retention of Personal Information

To determine the appropriate retention period for your information, we consider the amount, nature, and sensitivity of the information, the potential risk of harm from unauthorized use or disclosure of your information, the purposes for which we process your information and whether we can achieve those purposes through other means, and the applicable legal requirements.

With some exceptions, Peg City will keep your personal information for the duration of your business relationship with us, plus a 36-month retention period. If your relationship with us never passes the registration request page, either because your registration wasn't completed or you didn't meet the eligibility criteria, the personal information you provided to us will be kept for a period of 36 months from the latter of its collection or our last contact with you.

This retention period was chosen to ensure that we have access to necessary information and can respond if any issues are brought to our attention after our relationship has terminated, but there may be times when we need to keep your

personal information beyond this timeframe. For example, we may need to keep your personal information longer than these time periods if there is an ongoing Proceeding (defined below). In that case, we would keep the required personal information for a period of 36 months after the Proceeding is completed (including all potential appeals). We also have certain legal and regulatory obligations, like tax reporting, that require us to keep some of your personal information for specific time periods. Finally, if we need to enforce a ban, we will keep the necessary information to do so for as long as required.

In all cases, we only keep your personal information longer than our retention periods if there is a legitimate reason to do so, and only for as long as is reasonably necessary to fulfil the purposes set out in this Privacy Policy and/or communicated to you. Please see the chart below for a breakdown of how long your personal information is retained based on the kind of data it is and its purpose.

Once the applicable retention periods have passed, personal information is either:

- Destroyed;
- Anonymized; or
- In the case of information that needs to be kept to meet our legal and regulatory obligations, it will be removed from the database accessible through our usual transactional tools (the “**Standard Database**”) for an intermediate archival period.

Category	Retention Period
Personal information collected at registration	<p><u>If the registration is never completed:</u></p> <p>The personal information is kept for a maximum of 36 months from the latter of its collection or our last contact with you, unless there is a legitimate reason for keeping a record of the registration, for example, if we reject your application because of some suspicious circumstances. In that case, we retain your driver’s licence number in an encrypted form as an identifier, and only the notes and attached documents</p>

	<p>necessary to justify the rejection and retention of some personal information are kept. All other data is deleted.</p> <p><u>If the registration is approved:</u></p> <p>Generally, your personal information is kept the duration of your subscription and for 36 months after the effective date of the termination of your subscription, or after the conclusion of any proceedings, if applicable (i.e. unresolved dispute, recovery, case of fraud, insurance monitoring, other legal procedures, including any appeals of decisions etc.) ("Proceedings"), whichever is later.</p> <p>After the 36-month period, the following personal information is deleted from the Standard Database: the photos of your driver's licence, the selfie-type photo of you holding your driver's licence with the photo side up to your face, your name, email address, phone number, residential address (except postal code), information relating to the person to contact in case of emergency, the number of your public transport card if you used one, any payment information in our possession (though please recall that we do not collect your credit or debit card information. Processing of your payments is handled by a third party).</p> <p>Your driver's licence number is encrypted and kept in the Standard</p>
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	<p>Database after the 36-month period to serve as an identifier.</p> <p>Although deleted from the Standard Database, the following personal information is kept in a separate, secure environment accessible to a limited number of people for an intermediate archiving period required by law in order for us to meet certain legal obligations, like tax reporting and retaining proof of transactions: customer number, first and last name, residential address, and email address.</p>
Booking notes (notes written by you)	<p>Personal information is kept for a maximum of 36 months from the effective date of the termination of your subscription or after the termination of any Proceedings, if applicable, whichever is later.</p>
Notes in your customer file (notes entered by our employees)	<p>Personal information is kept for a maximum of 36 months from the effective date of the termination of your subscription or after the termination of any Proceedings, if applicable, whichever is later, unless there is a legitimate reason for keeping certain information beyond the 36-month period. For example, if you violated our policies and were banned, we may need to keep certain information to enforce that ban.</p> <p>If we need to keep information past the 36-month period, we retain your driver's licence number in an encrypted form as an identifier, and only the notes and</p>

	attached documents relevant to the situation and necessary to justify the retention of some personal information. All other data is deleted.
Booking history and billing history	<p>Subject to legal and regulatory obligations, personal information is kept for a maximum of 36 months from the effective date of the termination of your subscription or after the termination of any Proceedings, if applicable, whichever is later.</p> <p>As discussed above, we may need to retain some of this information to meet certain legal obligations. In that case, the information we need to keep is moved from our Standard Database into a separate, secure environment accessible to a limited number of people and kept until we've fulfilled our obligations. During that time, your driver's licence number is encrypted and kept in the Standard Database after the 36-month period to serve as an identifier.</p>
GPS tracking of trip-related events	This information is kept in an identifiable format for a maximum of 36 months after the end of the Trip for operational purposes, after which it is anonymized and can no longer be linked to you.
Call recording	Recordings are kept for a maximum of 36 months after the call or the termination of any Proceedings, if applicable, whichever is later.

Contents of exchanges with Peg City that took place via email	Personal information is kept for a maximum period of 5 years from the end of the year in which we received the email from you, unless there is some legitimate reason to keep it beyond this period. For example, if the email is relevant to an ongoing Proceeding, it will be retained for a period of 36 months after the termination of Proceedings.
Solicitations and promotional operations, sending of offers	Personal information is anonymized after a maximum period of 36 months from the end of the relevant campaign.

11. Non-Personal Information

Peg City may collect or create non-personal information, including by anonymizing your personal information or aggregating data collected from you with other data in a way that no longer personally identifies you. We don't try to link this non-personal information with the identity of individuals. Non-personal information, including anonymized and/or aggregated data, is not personal information and is not subject to this Privacy Policy. We may permanently archive non-personal information for future use in any manner whatsoever.

12. Accuracy of Personal Information

Peg City is committed to keeping your personal information as complete, up-to-date, and accurate as necessary for its intended purposes. Upon request and to the extent required under applicable law, Peg City will promptly correct or complete any inaccurate or incomplete personal information. Where appropriate, we'll send the updated information to third parties that have access to the personal information in question.

You can request an update or correction of your personal information by contacting our Privacy Officer using the information in Section 18.

13. Access to Personal Information

You have the right to access your personal information and understand how it has been used and disclosed by Peg City, subject to certain exceptions.

Upon request, and to the extent required by law, we will:

- a) Provide you with access to your personal information (subject to the below) to review its accuracy; and
- b) Provide you with information about how your personal information has been used and disclosed, including the source of that information if possible. If providing a specific list of disclosures is not reasonably possible, we will provide a list of organizations to which your personal information may have been disclosed.

Sometimes, we may be prevented from providing you with access to some or all of your personal information. Applicable law sets out these exceptions to access. If that's the case, we'll explain our reasoning. Some examples of when we may deny access include:

- a) If giving you access could reveal personal information about another individual that can't be severed, or the information could threaten the life or safety of another individual;
- b) If doing so would reveal any of our confidential information;
- c) If the information is protected by solicitor-client privilege;
- d) If the information was generated during a formal dispute resolution process;
or
- e) If the information was collected during an investigation of a breach of an agreement or law, or relates to such an investigation.

To request access to your personal information, contact our Privacy Officer using the information in Section 18.

14. Cookies and Similar Technologies

The Service uses "cookies", which are small text files that websites store on your device when you visit them. When you visit the site again, the cookie allows that site

to recognize your browser. Cookies can store information like your preferences and other data, allowing websites to personalize your experience or remember your interactions with them.

There are three main types of cookies:

- a) **Session Cookies** are temporary, used for a single browsing session, and are deleted when the browser closes. They store session identifiers (random numbers generated by the server) so you do not have to re-enter information when you navigate to a new page or checkout;
- b) **Persistent Cookies** store information about your preferences and are stored in your browser cache or device memory until you delete them or until their programmed expiration date. For example, a persistent cookie may be used on a website to remember your login details so you will not need to enter those details each time you visit that website; and
- c) **Third-Party Cookies** placed by someone other than us, like advertising networks or analytics providers, and may gather data across multiple websites or sessions. The lifespan of these cookies varies depending on the third parties' settings.

We may use the cookies below for the following reasons:

- a) **Strictly Necessary / Technical Cookies** that are essential for a website to function properly and to allow you to navigate and use its features. You cannot opt out of these cookies because they are required to provide the Service.
- b) **Analytical / Performance Cookies** that collect aggregated data about how users interact with the Service so that we can improve its functionality. These cookies are sometimes placed by third parties to provide features or content like advertising, interactive content, and analytics (see Section 17). These third parties can recognize your device both when it visits the website in question and certain other websites.
- c) **Functional Cookies** that allow a website to remember your choices and personalize your experience.

- d) **Targeting / Advertising Cookies** that track browser habits and deliver personalized advertising based on your browsing activities and interests. See Section 16 for information about opting out.

When third parties place cookies on our Service, we have no control over those cookies or the data generated. Please read the privacy policies of these third parties for details on what information they collect and how they use it. These cookies are typically analytical/performance cookies or targeting cookies.

Other Technologies

We may use other technologies similar to cookies, like web beacons (also called “tracking pixels” or “clear gifs”). These are tiny graphics files with a unique identifier that enables us to recognize when someone visits the Service or opens an email we’ve sent. These technologies often require cookies to work, so if you disable cookies, they may not work as intended.

Right to Refuse the Use of Information Collection Technologies

You have the right to object to the use of information collection technologies such as cookies. You can disable or remove cookies using tools that are available in most browser settings. Refer to the guides provided by your browser to determine how. Each browser you use will need to be set separately, and different browsers offer different functionality and options.

Flash cookies are not managed by the same browser settings that are used for browser cookies. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's [website](#).

If we use Targeted/Advertising cookies, we will get your consent through an opt-out mechanism on the Service. If you do not want us to collect and use information through these cookies to deliver customized advertisements, you can use our opt-out mechanism to refuse consent. You can also use tools made available by third parties for this purpose. See Section 16 for more information.

Your ability to limit cookies is subject to your browser settings and limitations.

Disabling this technology may affect how certain functions and features work on our Service.

15. Links to Other Websites

The Service may contain links to other sites, like Facebook, Instagram, YouTube, Threads, and LinkedIn. This Privacy Policy only applies to how we handle your personal information. We are not responsible for how these third parties handle your personal information. Before you share anything with them, we strongly recommend reading their privacy policies to understand how they handle your personal information.

16. Targeted Advertising and How You May Opt Out

We may use third-party advertising partners like advertising networks, exchanges, and social media platforms to display advertising on the Service or to manage our advertising on other sites. You can opt out of interest-based advertising using various tools, such as:

- Browser controls (limiting cookies)
- Ad blockers
- Network Advertising Initiative:
<https://optout.networkadvertising.org/?c=1;>
- Digital Advertising Alliance (“DAA”) of Canada:
[https://youradchoices.ca/;](https://youradchoices.ca/)
- DAA YourAdChoices: <https://youradchoices.ca/en/tools>.

17. Analytics

The Service uses Google Analytics, a tool provided by Google Inc. (“Google”), to understand how users interact with the Service. Google Analytics collects data using cookies, which are text files stored on your device. These cookies help generate reports on user activity and provide insights for improving the Service. The data collected, including your IP address, is transferred to and stored on Google’s servers in the United States.

Google may share this data with third parties if required by law, or if the third parties process the data on Google's behalf. However, Google does not link your IP address with other data it holds.

Additionally, we may use other analytics programs from time to time to process non-personal information about you.

This non-personal information may be permanently archived for future use by Peg City in any manner.

Disable Google Analytics

You can stop Google from collecting cookie-created data about how you use our Service (including your IP address) by installing the browser plugin available from Google here: (<https://tools.google.com/dlpage/gaoptout?hl=en>).

This tool is currently available for Google Chrome, Mozilla Firefox, Apple Safari and Microsoft Edge.

For more information about Google's terms and conditions and privacy practices, visit:

- <https://www.google.com/analytics/terms/us.html>; and
- <https://policies.google.com/privacy>.

18. Contact Us

To ask a question, file a complaint, request access to, correct or update your personal information, withdraw your consent, or get more information or a copy of this Privacy Policy contact:

Peg City Privacy Officer

Mailing Address: 400-460 Main Street, Winnipeg, Manitoba R3B 1B6

Telephone No.: 1-204-793-3912

E-mail: info@pegcitycarcoop.ca

19. Complaints

Peg City will investigate all complaints about our compliance with this Privacy Policy and handling of personal information. If a complaint is valid, we'll take steps to resolve it, such as updating policies or procedures. You will be informed of the investigation's results.

20. Unsubscribe from Commercial Electronic Messages

We may send you marketing or promotional messages if:

- You've given us permission to do so;
- You've recently bought or leased something from us;
- You've entered into a contract with us or have some other kind of business relationship with us;
- You've asked for information from us; or
- The law allows us to send these messages to you.

If you don't want to receive these messages anymore, you can unsubscribe [**here**](#). However, even after you unsubscribe, we might still send you important messages like service updates, bills, or other legally required information.

21. Privacy Policy Changes

We may update this Privacy Policy due to changes in our services, our technology, or the law. If we make changes, we'll let you know through the Service or some other way so you can review them before they take effect. For example, we may place a prominent notice on the Service or e-mail you to let you know of an updated Privacy Policy.

If we make significant changes, like using your personal information in a new way or disclosing it to new third parties, we'll give you at least 30 days' notice.

If we need your express consent, we'll ask for it. Otherwise, if you keep using our Service after we update this Privacy Policy, it means you agree to the new terms.

If you don't agree to the changes, you can close your account or tell us that you want to end our business relationship, and we'll close your account promptly.

Whenever we update this Privacy Policy, we will change the date at the top to show when the changes were made.