

## TORACTION – PRIVACY POLICY (PIPEDA COMPLIANT)

### 1. Accountability

Toraction is responsible for personal information under its control. Contact: [info@toraction.com](mailto:info@toraction.com)

### 2. Information We Collect

- Contact information
- Uploaded financial and credit documents
- Identification documents (if provided)
- Platform usage data
- Cookies for analytics and functionality

We do not pull credit files from foreign bureaus.

### 3. Purpose of Collection

We use your data to analyze documents you upload, create a cross-border credit assessment, allow sharing with third parties, communicate with you, and improve our service.

### 4. Consent

By uploading documents, you give explicit consent for Toraction to collect, store, and analyze your information.

### 5. Limiting Use & Disclosure

We do not sell user data. We only share data when you request it.

### 6. Retention

Uploaded documents retained up to 12 months unless earlier deletion is requested. Assessment results retained up to 24 months.

### 7. Safeguards

We use encryption, secure servers, and limited-access controls.

### 8. Access & Correction

You may request access, correction, or deletion at any time.

## 9. Cookies

We may use cookies to support functionality and analytics.

## 10. Acceptance

Using Toraction constitutes acceptance of this Privacy Policy.

### TORACTION – CROSS-BORDER ASSESSMENT DISCLAIMER

This assessment is based solely on documents uploaded by the user. Toraction does not verify the authenticity, accuracy, or completeness of the documents provided. Toraction is not a credit bureau and does not provide Canadian credit scores or risk ratings.

This report is informational only and must not be used as the sole basis for credit, rental, or financing decisions. All lenders, landlords, and dealers are required to conduct their own independent assessment, verification, and underwriting.

Toraction is not responsible for decisions, outcomes, or losses resulting from the use of this assessment.