

MSTS Privacy Policy Red Wing[®] Business Advantage Purchasing Program

Introduction

Multi Service Technology Solutions, Inc. and its subsidiaries and affiliates ("Company" or "we" or "our") respect our Red Wing[®] Business Advantage Purchasing Programs (the "Business Advantage") customers' privacy and are committed to protecting it through our compliance with this policy.

This policy describes the types of information we may collect or that you may provide when using our services, and our practices for collecting, using, maintaining, protecting and disclosing that information.

This policy applies to information we collect from you, whether by phone, e-mail, fax or other means.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our services. By accessing or using your Red Wing Business Advantage account, you agree to this privacy policy. This policy may change from time to time and an updated version will be posted on the Red Wing Business Advantage Program website. Your continued use of your Red Wing Business Advantage Program account after we make changes is deemed to be acceptance of those changes. Please check the Red Wing Business Advantage Program website periodically for updates.

Information We Collect About You and How We Collect It

We collect several types of information from and about users of our services, including information:

- i. by which you may be personally identified, such as name, postal address, e-mail address, telephone number, credit information and payment details ("personal information");
- ii. that is about you but individually does not identify you; and/or
- iii. about your usage of your Red Wing Business Advantage Program account.

We collect this information:

i. directly from you when you provide it to us;

- ii. from third party sources such as credit reporting agencies or public databases; and/or
- iii. from information we obtain about your use of your account and our services.

Information You Provide to Us

The information we collect through our application process may include:

- i. Information that you provide by submitting an account application;
- ii. Records and copies of your correspondence (including e-mail addresses), if you contact us;
- iii. Your responses to surveys that we might ask you to complete for research purposes; and/or
- iv. Details of transactions and interactions you carry out through the use of your Red Wing Business Advantage Program account.

How We Use Your Information

We use information that we collect about you or that you provide to us, including any personal information:

- i. To provide our services to you;
- ii. To provide you with information about other products or services that may be of interest and available to you which are provided from us or Red Wing;
- iii. To provide you with notices about your account;
- iv. To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection;
- v. To notify you about changes to our services or any products or services we offer or provide;
- vi. To fulfill any other purpose for which you provide it;
- vii. In any other way we may describe when you provide the information or as agreed in applicable accountholder terms and conditions or agreements; or
- viii. For any other purpose with your consent.