

EEI PRIVACY POLICY

This document informs you of EEI's policies on privacy and the ways that we ensure the protection of your privacy and the confidentiality of your personal information. This policy applies to EEI's individual clients, including persons who carry on business alone or in partnership with other individuals.

COLLECTING INFORMATION

When we collect information from you, we will explain what information we collect and how we intend to use it. This explanation is set out in the EEI Privacy Agreement, which is included in the documentation you will receive when you open an account with EEI.

RELEASING INFORMATION

EEI will provide your information to other parties: where we have your consent, where the other parties are our suppliers or business partners who provide service to your account, where we are required to or permitted to do so by law, and where transfers of your business are involved.

PROTECTING INFORMATION

EEI will take appropriate steps to protect your information. We will retain your information as long as it is necessary to service your account or as is required by our industry's regulations.

PROVIDING ACCESS

EEI will provide you with access to your information upon your request. We will take reasonable steps to ensure that your personal information is accurate and up-to-date.

ADDRESSING YOUR CONCERNS

EEI will address and respond to any of your concerns about our handling of your information.

WHY WE NEED YOUR INFORMATION

EEI asks for a variety of information when you open an account with us. Securities industry regulations demand that we obtain a minimum amount of information about you so that we can provide the proper level of service and supervision to your account. We may also base our recommendations about our products and services to you on the information that you provide to us. For example, we may use your date of birth to identify you, or to determine your eligibility for products or services, which may be of benefit to a certain age group. We require your Social Insurance Number ("SIN") in order to comply with certain Canada Revenue Agency reporting requirements. We may also use your SIN as a means of identifying you. Industry standards demand that we know your financial information to help us identify products and services which are suitable for you, such as the use of margin in an account.

PRODUCTS AND SERVICES

When you provide your consent, we may share your information with other affiliated companies (e.g. NBCN). This will help us serve you better by identifying related products and services, which may be of use to you. This will help ensure that the information we have on file for you is complete and up-to-date. Your consent to our providing information to other parties is optional and may be withdrawn by you at any time.

THIRD PARTIES

With your consent, we may obtain information about you from third parties such as credit agencies. This information helps us assess your eligibility for certain products and services such as a margin account. Please remember that if you do not agree to provide your consent for this, we may not be able to extend margin privileges to you. We may also, with your consent, provide your information to outside sources. For example, service providers who we hire to do things like process your trades and send your month-end statements to you will have access to certain account information including your name and address in order to perform their required functions. We require our third party service providers to sign a Privacy Agreement to help ensure that they will protect the confidentiality of your information. We are also obliged to provide your information to regulatory bodies within the investment industry. We may also be required to disclose your information to government agencies or law enforcement agencies, or when we are in receipt of a valid Court Order or search warrant. We may also disclose your information to outside sources to help us collect a debt owed to us by you. As well, we may disclose your information as a result of a transfer of our business, should we decide in the future to sell off all or part of our business or to merge with another financial institution.

PROTECTION OF INFORMATION

EEI has thorough security standards in place to protect your information against unauthorized access and use. If you access your account through an electronic means (such as My Portfolio), we use passwords that you alone should know. Our internet-based applications that use "cookies" will use only "session cookies", which means that the cookies will be erased from your computer as soon as your session is over. We also provide training to our employees so they will understand the need for confidentiality when dealing with your information. We retain your information only as long as we need it to service your account, or as long as industry regulations demand. When we no longer need your information, we will delete electronic records and destroy physical records.

YOUR RIGHT TO ACCESS INFORMATION

Most of your information is in the form of account documentation and transaction records. You will receive copies of any documents you sign to open your account with EEI. You will also receive copies of monthly (or quarterly) statements of your account, which detail all of the transactions that have taken place in your account during that period. If you have chosen to have access to your account electronically (e.g. through My Portfolio), you may also view your account transactions that way. If you require further details about your information, you may contact us at any time. Naturally, we will have to assess your request to ensure that it does not contain references to other persons, or violate our legal privilege.

ACCURACY OF INFORMATION

Having accurate information about you will enable us to give you the best possible service. We expect that you will provide us with updated information when you move or change telephone numbers, or have any other material changes in your information. If you detect any errors in information (such as the information appearing on your copy of your application form), please let us know immediately.

YOUR RIGHT TO WITHDRAW CONSENT

When you sign the documentation required to open your account, you will see that within that documentation is our Privacy Agreement. By opening an account with us, you are providing your consent for us to collect, use and release your personal information. If at any time you wish to withdraw this consent, please advise us. However, please note that withdrawing consent may mean that we will be unable to provide certain services to you. We will explain the consequences of withdrawing consent, should you choose to do so.

ONLINE SERVICES

As mentioned previously in this material, we do offer online services through our web site. While we may keep records of which web pages you visit while you are in our web site, or what you may download from our web site, we do so for statistical purposes only. We merely keep track of which pages are visited and do not take or use any personal information from you during your visit to our web site. When you send us an email, we learn your exact e-mail address as well as any other information you may have included in the e-mail. While we may use your e-mail address to reply to you, we do not make your e-mail address known to anyone outside our firm. We may use your e-mail address to advise you about products or services that may be of interest to you if you have asked us to put you on an e-mail mailing list. You may ask us to remove you from our mailing list anytime by using the "unsubscribe" instructions provided with each e-mail. We may also send certain required information to you via e-mail (such as Shareholder Communication information) if you have requested that we do so. Again, you may cancel this at any time. Please keep in mind that information sent via e-mail is generally unencrypted, so we would remind you not to send us confidential information via e-mail.

HOW TO CONTACT US

Any questions or concerns regarding EEI's policies or procedures on personal information can be directed to our Privacy Officer by any of the following means. We may ask for further documentation or information in order to verify your identity when you make your request.

By Mail:

Privacy Officer
Emerging Equities Inc.,
Suite 269, 255 – 5 Avenue SW
Calgary, Alberta T2P 3G6

By Phone: (403) 216-8200

By Fax: (403) 216-8234

By E-mail: srussell-baker@emergingequities.ca