

Act 25

- [What is Act 25?](#)
- [What do I need to know about Act 25 concerning privacy in Quebec?](#)
- [Why did Act 25 become necessary?](#)
- [Who is affected by Act 25?](#)
- [Why should you be interested in the implementation of Act 25 at iA Financial Group and its subsidiaries?](#)
- [Why is change happening?](#)
- [What does Act 25 change or add to the benefit of clients?](#)

Client awareness campaign

- [Why is a centralized number deployed for the awareness campaign?](#)
- [What are the advantages of having a centralized phone number to assist clients who wish to withdraw their consent?](#)
- [Who is responsible for taking calls during the awareness campaign?](#)
- [Can iA Financial Group employees \(or those of affiliated entities\) assist the client in completing the consent withdrawal process?](#)
- [Will the client receive proof of the request to amend their consent?](#)
- [Is it possible that the client will not receive the communication by mail or email?](#)
- [What do I need to mention to reassure the client about sending these communications \(post or email\)?](#)

Privacy

- [Can I withdraw my consent or refuse to provide certain information?](#)
- [What personal information can iA Financial Group collect about me?](#)
- [How will you respect my choice of consent on secondary wording?](#)
- [Questions related to privacy: See Privacy notice](#)

Self-service portal, Client consent contact centre (4c) and Identification code

- [What should I understand from the communication received by email or mail?](#)
- [What should I do if I receive more than one identification code?](#)
- [Can I use my identification code more than once?](#)
- [What is the deadline for the definitive withdrawal of my consent after using my identification code?](#)
- [Why am I receiving this communication when I am not an iA Financial Group client?](#)

Process

- [How to handle all cases of exceptions?](#)
- [When the business unit cannot resolve the client's request or complaint](#)



Act 25

→ What is Act 25?

The Act makes sweeping changes to the legislative framework for the privacy, including amendments to two important pieces of legislation: the Act respecting privacy in the private sector and the Act respecting access to documents held by public bodies and privacy.

→ What do I need to know about Act 25 concerning privacy in Quebec?

Formerly Bill 64, Act 25, which has now been passed and assented to, modernizes the legislative provisions governing privacy. It has the merit of revitalizing two main laws applicable in Quebec, namely the Act respecting access to documents held by public bodies and the privacy, and the Act respecting the privacy in the private sector. It also gives citizens greater control over their personal information.

→ Why did Act 25 become necessary?

Existing laws did not take into account today's technological reality. They had to be adapted to ensure privacy. For example, the collection and exploitation of personal information is very easy these days, especially with the use of artificial intelligence. What's more, the economic importance of collecting and using personal information is growing worldwide.

→ Who is affected by Act 25?

Since Act 25 amended both the Act respecting access to documents held by public bodies and privacy and the Act respecting privacy in the private sector, all public bodies, all private companies doing business in Quebec and, of course, all citizens are affected by this major reform.

→ Why should you be interested in the implementation of Act 25 at iA Financial Group and its subsidiaries?

Always mindful of clients' best interests, iA Financial Group and its affiliates do everything in their power to comply with various regulations, particularly those relating to privacy, compliance with best practices and the protection of clients' personal information. Moreover, iA Financial Group and its subsidiaries are always committed to complying with laws and regulations for the benefit of their clients.

→ Why is change happening?

Quebec is a pioneer in Canada, having initiated this in-depth shift with the Act to modernize the legislative provisions governing privacy ("Act 25") adopted on September 21, 2021: this law, which sets out new requirements for privacy, aims to, among other things:

- Give citizens back control over their personal information;
- Strengthen privacy;
- Clean up data management.

→ What does Act 25 change or add to the benefit of clients?

Many rights and obligations in terms of citizens' privacy have been modified or added to better reflect today's reality. It allows for better protection of the rights of the person targeted by the personal information by giving them more control over the treatment of their personal information and a better understanding of their choices.

Awareness campaign

→ Why is a centralized number deployed for the awareness campaign?

A single toll-free number (Client Consent Contact centre (4C)) is available during the awareness campaign to assist clients with consent withdrawal requests. For example, if a client wants to withdraw consent and requires assistance on ia.ca/privacy-policy.

→ What are the advantages of having a centralized phone number to assist clients who wish to withdraw their consent?

The benefits for clients and employees of iA Financial Group and its affiliates are as follows: The centralized number allows clients to obtain assistance on the process of withdrawing their consent at a single contact centre, regardless of the affiliated entity with whom they hold their products. Employees of iA Financial Group and its affiliates can therefore concentrate on regular product and service activities.

→ Who is responsible for taking calls during the awareness campaign?

A single toll-free number (Client Consent Contact centre (4C)) is available to assist clients with consent withdrawal requests. More specifically, clients who wish to withdraw their consent and require assistance on ia.ca/privacy-policy may contact this contact centre. For requests relating to products and services, the client should be invited to contact the responsible business unit.

→ Can iA Financial Group employees (or those of affiliated entities) assist the client in completing the consent withdrawal process?

No, the client must be transferred to the Client Consent Contact centre (4C).

→ Will the client receive proof of the request to amend their consent?

No. Please note that when the client changes their consent on the portal, a visual confirmation appears. When the client requests assistance from the Client Consent Contact centre (4C), the agent's call-closing script is the confirmation of the change.

→ Is it possible that the client will not receive the communication by mail or email?

Only persons holding products with iA Financial Group or its affiliates whose contact information is up to date will receive the communication. The communication sent to the client by mail or e-mail is fed by the current contact information we hold in the business systems at iA Financial Group and its affiliates.

→ What do I need to mention to reassure the client about sending these communications (post or email)?

The communication is legitimate. We would like to remind you that protecting the personal information you entrust to us is a priority for iA Financial Group and its affiliates, and we encourage you to stay informed.



Privacy

→ Can I withdraw my consent or refuse to provide certain information?

You may withdraw your consent at any time. However, we may no longer be able to offer you our products or services.

→ What personal information can iA Financial Group collect about me?

The personal information required to serve you may vary depending on the products and services requested.

→ How will you respect my choice of consent on secondary wording?

When we are informed of your wish to withdraw your consent, we will make every effort to ensure that all our employees and representatives are informed and take this into account in any processing they may have to do with your personal information. It may take up to 30 days for your wishes to be properly communicated to those concerned.

→ Questions related to privacy: See Privacy notice

For any type of responses related to the use of personal information such as the examples below, please refer to the Privacy notice that was sent to you in the memory aid.

- Why does iA Financial Group use my personal information?
- Who can my personal information be shared with?
- Is my personal information safe?

Self-service portal, Client consent contact centre (4c) and Identification code

→ What should I understand from the communication received by email or mail?

For iA Financial Group and its affiliated entities, the privacy you entrust to us is a priority. It is in this spirit that we are complying with the new requirements of the law modernizing the privacy legislative provisions that will be effective in the coming months (also known as Act 25). No action is required on your part. However, if you wish, you can change your choices about the use of your personal information online or by phone.

→ What should I do if I receive more than one identification code?

If you wish to change your consent and have received more than one identification code, the explanation is that you are client of several iA Financial Group entities. In this sense, we invite you to use all the codes that have been sent to you if you wish to change your choices regarding the use of your personal information online or by phone.

→ Can I use my identification code more than once?

No, this identification code is available to allow you to withdraw your consent only once. Once your code has been redeemed, rest assured that we have registered your preference and no further action is required on your part.

→ What is the deadline for the definitive withdrawal of my consent after using my identification code?

It may take up to 30 days for your choices to take effect.

→ Why am I receiving this communication when I am not an iA Financial Group client?

You have been contacted because you own a product with iA Financial Group or one of its affiliated entities. Rest assured, this situation is normal.



Process

→ How to handle all cases of exceptions?

In case of non-functional code, code not received, lost code, request for new code, technical problem or any other exception case, you can direct your client to the Client Consent Contact centre (4C). If necessary, the Client Consent Contact centre (4C) will contact the person identified in the Business Units to find the answer for the client, according to the defined escalation processes.

→ When the business unit cannot resolve the client's request or complaint

In the event of dissatisfaction or unresolved concerns of the client related to privacy, they may be invited to contact, in writing, the Chief Privacy Officer at the following contact details also available on ia.ca/privacy-policy:

Chief Privacy Officer

iA Financial Group

1080 Grande Allée West

P.O. Box 1907, succursale Terminus

Quebec (Quebec) G1K 7M3

Email: privacyofficer@ia.ca

Include the client identification code

Important note:

If the client wishes to terminate their relationship with iA Financial Group, please direct them to their appropriate business unit.