

Privacy Notice – Canada

This Privacy Notice (“**Notice**”) covers NCA National Cash Advance (Canada), ULC, and Advance America, Cash Advance Centers, Inc. and the members of its family of companies operating in various provinces, including without limitation under the name National Cash Advance® (each as applicable for the purposes set out below, “**Advance America**” or “**we**”). This Notice explains the type of information we collect, use and disclose, and how we do so. Additionally, this Notice explains how you provide consent to us to collect and use, and disclose within the Advance America® family of companies and to third party service providers and to others, certain information about you for specified purposes. The information contained in this Notice applies to you if you have applied for a financial product or service and if you are a current customer. Finally, this Notice explains how we protect your customer information. For questions about our Notice, you can contact us at 1-888-310-4238 or visit our Web sites at www.advanceamerica.net or www.nationalcashadvance.com.

I. CONFIDENTIALITY AND SECURITY.

We restrict access to personal information about you to those employees who need to know that information for the Purposes (defined below). We maintain physical, electronic and procedural safeguards that comply with applicable laws to guard your personal information. To the extent we contract with third party service providers, we ensure that appropriate privacy protection is in place.

II. PURPOSES.

We use the personal information described herein for the purpose of providing payday loans, money transmitting or pre-paid debit card services to you (the “**Services**”). We also use your personal information for the purpose of, after the removal of your personal identifiers and on the basis of grouped transactional data, creating market analyses and other statistical studies. Finally, to the extent that you provide your consent for same, we (a) use your contact information and transactional history for the purpose of sending to you information regarding our products and additional services, and/or (b) use and/or disclose your contact information and transactional history to non-affiliated third parties whose products and services may be of interest to you (all of the above, the “**Purposes**”). We will collect, use and disclose your personal information as permitted or required by applicable law.

III. CATEGORIES OF INFORMATION WE COLLECT AND USE.

We collect personal information from the following sources:

- Information we receive from you on applications or other forms in connection with this and other transactions with Advance America, such as your assets and income;
- Information about your transactions with us, and companies within the Advance America® family of companies;
- Information we receive from consumer reporting agencies, such as your credit history; and
- Information we receive from other non-affiliated third parties to the extent required for the Purposes (for example, in order to verify representations made and information provided by you, such as your checking account information; from a person regarding their employment, credit, or other relationship with you, such as your employment history; and financial services providers, such as lenders, collection agencies, loan brokers, check cashers, post-dated check cashers, deferred deposit providers, deferred presentment providers, and delayed deposit providers);

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which in each case we use for the Purposes, and as otherwise permitted or required by applicable law.

IV. CATEGORIES OF INFORMATION WE DISCLOSE.

We may disclose all the information we collect, as described above, to the Advance America® family of companies and non-affiliated third parties for the Purposes, to such persons and for such Purposes as you may otherwise provide your consent (for example, to non-affiliated third parties whose products and services may be of interest to you), and as otherwise permitted or required by applicable law.

V. NOTICE OF FURNISHING NEGATIVE INFORMATION.

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

VI. CONSENT.

You provide your consent for the collection, use and disclosure of your personal information for the purpose of providing you with the Services, as described on the application forms you complete in connection with applying for such Services. Generally, as your financial information is sensitive, we will also ask that you provide your opt-in consent for the collection, use and disclosure of your personal information for any other Purposes. However, from time to time we may ask that, where you do not wish us to so collect, use or disclose your personal information for specified purposes, you opt-out from such collection, use and disclosure. *Please note that if you have a joint account, a decision to opt-in or to opt-out provided by one participant of the account will affect all participants, and you represent that in each case where you opt-in or opt-out in connection with such a joint account, you have obtained the consent of all other participants in exercising such opt-in or opt-out option.* The file containing your information related to the provision of the Services to you will be kept by Advance America and their authorized employees, mandatories or agents who need to access the information in the administration and provision of the Services to you. Your information related to the Services will be held in a file at the Advance America member office providing you the applicable service, at the home office of Advance America, Cash Advance Centers, Inc., currently located at 135 N. Church Street, Spartanburg, South Carolina, 29306, and to the extent we contract with third party service providers, in the office of such service provider, the location of which can be provided to you by contacting the Chief Compliance Officer at the address provided for below. Advance America may send personal information outside of the country for the Purposes set out above, including for process and storage by members of Advance America and/or their service providers in connection with such Purposes, and you should note that while such information is out of the country, it is subject to the laws of the country in which it is held, and may be subject to disclosure to the governments, courts or law enforcement or regulatory agencies of such other country, pursuant to the laws of such country. You have a right to access and rectify the information contained in the file held about you. In order to exercise this right and in order to obtain information about our privacy practices and about our collection, use and disclosure of personal information, both by us and any service providers we contract with either in Canada or outside of Canada, you can contact our Chief Compliance Officer at:

**Advance America®, Cash Advance Centers, Inc.
Attn: Chief Compliance Officer
P.O. Box 3058
Spartanburg, SC 29304-3058**