



MoneyGlobe
FINANCIAL GROUP

ANTI-FRAUD POLICY



MoneyGlobe
FINANCIAL GROUP

E-SIGN POLICY



Table of Contents

DOCUMENT CONTROL.....ERROR! BOOKMARK NOT DEFINED.

 DOCUMENT REVISION HISTORY**ERROR! BOOKMARK NOT DEFINED.**

OVERVIEW 3

 DATA PROCESSING AGREEMENT 4

 THIRD-PARTY VENDOR CONTRACTS..... 4

 RIGHT TO BE FORGOTTEN 4

 RIGHT TO OBJECT 4

 RIGHT TO RECTIFICATION 4

 RIGHT OF ACCESS 4

 RIGHT OF PORTABILITY..... 4



OVERVIEW

Moneyglobe have taken various measures in order for the platform and all its processes and workflows to become compliant with the requirements outlined throughout the [PIPEDA](#) Regulation. Our aim at Moneyglobe is for our clients and prospective customers to be able to use Moneyglobe confidently knowing that both the Moneyglobe platform and the team behind it abide by [PIPEDA](#) Regulation.

What makes an electronic signature legally binding?

In Canada, an e-signature has the same legal status as a handwritten signature. Electronic signature in Canada is regulated federally by [PIPEDA](#), the Personal Information and Electronic Documents Act. To promote uniformity in electronic commerce across the country, all provinces (except Quebec) have enacted legislation based on [UECA](#), the Uniform Electronic Commerce Act. Quebec has its own comparable law ([CQLR c C-1.1](#)) establishing that “electronic signatures and documents have the same legal weight as their paper equivalent.” Reference <https://laws-lois.justice.gc.ca/eng/acts/p-8.6/page-7.html>

Similar laws around the world have been enacted to ensure enforceability of e-signatures which are broadly recognized as carrying the same legal effect as traditional handwritten signatures. In the U.S., it's [ESIGN](#), the Electronic Signatures in Global and National Commerce Act and the [UETA](#), Uniform Electronic Transactions Act – making e-signatures valid in all U.S. states with the same legal status as handwritten signatures under state laws.

In the EU, [eIDAS](#), the Electronic Identification and Trust Services Regulation, regulates e-signatures. In fact, electronic signatures are valid in over 180 countries, making it easy to do business across the border and overseas. This helpful [Legality Guide](#) has detailed information on legal use of e-signatures around the world.

Personal Information Protection and Electronic Documents Act

S.C. 2000, c. 5

Assented to 2000-04-13



An Act to support and promote electronic commerce by protecting personal information that is collected, used or disclosed in certain circumstances, by providing for the use of electronic means to communicate or record information or transactions and by amending the [Canada Evidence Act](#), the Statutory Instruments Act and the Statute Revision Act.

DATA PROCESSING AGREEMENT

The Moneyglobe Data Processing Agreement has been made available separately and adjusted to meet GDPR requirements in order for Moneyglobe to be able to continue to lawfully receive and process the personal data of Clients as part of providing the.

THIRD-PARTY VENDOR CONTRACTS

Moneyglobe has taken the Globally GDPR as an occasion to review and (if required) adjust existing contracts with third parties that provide functionalities essential to the Moneyglobe e-Signature service.

RIGHT TO BE FORGOTTEN

Customers may permanently delete their accounts at any given time. If an account is deleted permanently, all data associated with it will be removed from Moneyglobe and cannot be recovered

RIGHT TO OBJECT

Customers may opt out of the inclusion of their data in any data science projects conducted by Moneyglobe

RIGHT TO RECTIFICATION

Customers may access their Moneyglobe account at any time in order to complete or rectify any errors contained therein. Customers may also contact Moneyglobe Support in order to access their Moneyglobe account data.

RIGHT OF ACCESS

The Moneyglobe Privacy Policy outlines in detail which data is collected and used for which purposes. Customers may read the Privacy Policy at any time or contact Moneyglobe Support for clarification.

RIGHT OF PORTABILITY

The customer may request their account data to be exported at any time by contacting Moneyglobe Support.



MoneyGlobe
FINANCIAL GROUP

ANTI-FRAUD POLICY
