

ZSE ECOSYSTEM

CLIENT PRIVACY POLICY

Effective Date: November 1, 2026

Last Updated: October 6, 2026

1. INTRODUCTION

Zhoosh Service Enterprise Inc. ("ZSE," "we," "us," or "our") is committed to protecting the privacy, confidentiality, and security of information provided by individuals and organizations that use the **ZSE Ecosystem** as Clients.

The ZSE Ecosystem is designed to provide Clients with a secure marketplace where they can discover, explore, request, and purchase products and services from qualified Vendors and authorized Agents participating in the Ecosystem.

This Client Privacy Policy explains how ZSE collects, uses, stores, protects, and discloses information relating to Clients who register for, access, or use the ZSE Ecosystem.

ZSE's objective is to provide Clients with a trusted environment in which they can safely explore services, make informed decisions, communicate with service providers, and conduct business through the Ecosystem.

Your privacy is a fundamental part of the ZSE Ecosystem.

By registering as a client, creating an account, submitting information, requesting a service, making a purchase, or otherwise using the ZSE Ecosystem, you acknowledge that you have read and understood this Privacy Policy and consent to the collection, use, and disclosure of your information as described in this Policy, subject to applicable law.

2. ZSE'S CLIENT PRIVACY COMMITMENT

ZSE understands that Clients may provide personal, business, financial, contact, and other information while using the Ecosystem.

ZSE is committed to protecting this information.

ZSE does not sell, rent, or trade your personal information.

ZSE's existing published privacy policy states that ZSE does not share, disclose, trade, or sell personally identifiable information collected online with other companies or organizations, subject to limited circumstances such as legal requirements or certain corporate transactions.

Information collected from Clients will be used primarily to:

- allow you to create and maintain a client account;
- allow you to safely access and use the ZSE Ecosystem;
- allow you to explore products and services;
- allow you to request products and services;
- facilitate purchases and transactions;
- identify appropriate Vendors and Agents;
- facilitate communications;
- administer your account;
- provide customer support;
- maintain the security and integrity of the Ecosystem;
- improve the services and functionality of the Ecosystem;
- administer ratings, reviews, and service feedback where applicable;
- prevent fraud, misuse, and unauthorized activity;
- comply with applicable legal and regulatory requirements; and
- provide other services that you have requested or authorized.

3. THE ZSE CLIENT EXPERIENCE

The ZSE Ecosystem is designed around the Client.

As a client, you may be able to:

1. create an account;
2. browse available businesses, products, and services;
3. search for services;
4. review available service providers;
5. request a product or service;
6. communicate through the Ecosystem;
7. review service-provider information;
8. select a Vendor or Agent;
9. authorize a service provider to provide the requested service;
10. complete an appropriate transaction; and
11. provide feedback regarding your experience.

The purpose of the Ecosystem is to give Client's access to a trusted network of service providers while allowing Clients to maintain meaningful choice over who they engage.

4. WHO THIS POLICY APPLIES TO

This Policy applies to:

- individual Clients;
- business Clients;
- organizational Clients;
- authorized representatives of business or organizational Clients;
- persons browsing or using Client functionality within the Ecosystem; and
- individuals whose personal information is provided to ZSE in connection with a Client account or service request.

For purposes of this Policy:

"Client"

means an individual, business, organization, or other eligible user who accesses the ZSE Ecosystem for the purpose of exploring, requesting, purchasing, or receiving products or services.

"Vendor"

means an approved business, organization, professional, supplier, contractor, or service provider offering products or services through the ZSE Ecosystem.

"Agent"

means an individual or organization authorized to act on behalf of or in connection with an approved Vendor or authorized service function within the Ecosystem.

"Partner"

means an approved business, organization, professional, or referral source that may refer Clients to the ZSE Ecosystem.

"ZSE Administrator"

means an authorized ZSE employee, representative, or administrator responsible for managing, supporting, monitoring, or administering the Ecosystem.

5. INFORMATION WE MAY COLLECT

ZSE will collect information that is reasonably necessary to provide, administer, secure, and improve the Client experience.

The information collected may depend on how you use the Ecosystem.

A. Basic Account Information

When you create a Client account, ZSE may collect:

- name;
- email address;
- telephone number, where provided;
- username;
- password or authentication information;
- account preferences; and
- other information necessary to establish and maintain your account.

Where the Client is simply registering to browse the Ecosystem, ZSE will seek to limit the information collected to what is reasonably necessary for that purpose.

B. Service Request Information

When you request a product or service, ZSE may collect information necessary to understand and fulfill your request, including:

- type of service requested;
 - description of the requested service;
 - location relevant to the service, where necessary;
 - preferred date or time;
 - relevant project information;
 - communications;
 - documents or photographs submitted by you;
 - preferences;
 - information required to match you with an appropriate service provider; and
 - other information reasonably necessary to fulfill your request.
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C. Transaction Information

Where you purchase a product or service through the Ecosystem, ZSE may collect information relating to:

- transaction details;
- order information;
- purchase history;
- invoices;
- payment status;
- billing information;
- shipping or service information; and
- other information necessary to administer the transaction.

Where payment information is processed by a third-party payment provider, the payment provider may collect and process payment information in accordance with its own privacy policy and applicable requirements.

Clients should not submit credit-card numbers, banking credentials, passwords, or other highly sensitive financial information through general profile fields or ordinary messages.

D. Communications

ZSE may collect communications between you and:

- ZSE;
- ZSE Administrators;
- Vendors;
- Agents; and
- other authorized participants where communication occurs through the Ecosystem.

Communications may be retained where reasonably necessary for customer service, transaction administration, dispute resolution, quality control, security, legal compliance, or other legitimate purposes.

E. Technical and Usage Information

When you use the Ecosystem, ZSE may collect technical information such as:

- IP address;
- browser type;

- device information;
- operating system;
- login information;
- session information;
- pages and features accessed;
- dates and times of activity;
- security logs;
- system errors; and
- information collected through cookies or similar technologies.

This information may be used to maintain security, improve performance, understand system usage, and improve the Client experience.

6. WHY WE COLLECT YOUR INFORMATION

ZSE collects information for specific and legitimate purposes.

The primary purposes include:

A. Providing Access to the Marketplace

Your information allows ZSE to establish your Client account and provide access to the services and functionality available through the ZSE Ecosystem.

B. Facilitating Service Requests

Your information allows ZSE to understand what product or service you are seeking and identify appropriate options.

C. Connecting You With Service Providers

ZSE may use your service request to identify Vendors or Agents who are authorized and appropriate to provide the requested service.

D. Facilitating Your Choice

ZSE is designed to allow you to review available options and decide whether you wish to engage a particular Vendor or Agent.

E. Completing Transactions

Where you choose to purchase a product or service, information may be used to facilitate the transaction and delivery of the service.

F. Communication

ZSE may use your information to communicate with you about your account, service requests, transactions, security, support, and other legitimate Ecosystem activities.

G. Improving the Ecosystem

ZSE may use aggregated or appropriately de-identified information to understand service demand, system performance, user experience, and other trends.

7. CLIENT CHOICE AND CONTROL

Client choice is a fundamental principle of the ZSE Ecosystem.

Creating a client account does not mean that every Vendor or Agent in the ZSE Ecosystem automatically receives access to your personal information.

When you request a service, ZSE may identify appropriate service providers.

Where applicable, your information will only be made available to the relevant authorized Vendor or Agent when you agree to proceed with that specific service provider.

This means:

- you choose whether to request a service;
- you choose whether to proceed;
- you choose, where applicable, which Vendor or Agent you wish to engage;
- ZSE does not intend to distribute your request indiscriminately;
- Vendors and Agents receive information necessary to fulfill an authorized request; and
- your information remains subject to the privacy protections described in this Policy.

8. WHEN YOUR INFORMATION MAY BE SHARED WITH A VENDOR OR AGENT

A Client's information may be shared with an appropriate Vendor or Agent when necessary to fulfill a Client-authorized service request.

For example:

You: Request a plumbing service.

ZSE: Identifies authorized plumbing service providers available through the Ecosystem.

You: Review the available option(s) and agree to proceed with a specific Vendor.

ZSE: Provides that Vendor with the information reasonably necessary to contact you and provide the requested service.

The purpose of this process is to provide Clients with choice while preventing unnecessary distribution of personal information.

Information should only be shared to the extent reasonably necessary for the authorized purpose.

9. INFORMATION YOU CHOOSE TO MAKE VISIBLE

Certain information may be visible to other authorized users depending on the features of the ZSE Ecosystem and the information you choose to provide.

For example, you may voluntarily provide:

- name;
- business name;
- profile information;
- service preferences;
- photographs;
- reviews;
- ratings;
- comments; or
- other information intended to support your participation in the Ecosystem.

You should not post information that you do not want other authorized users to see.

ZSE will distinguish, where reasonably possible, between information intended for visibility within the Ecosystem and private account information.

10. CLIENT INFORMATION WILL NOT BE SOLD

ZSE does not sell, rent, or trade Client personal information.

ZSE will not use Client information as a commodity for unrelated third-party marketing.

The purpose of collecting Client information is to operate the Ecosystem, provide requested services, facilitate legitimate transactions and communications, maintain security, and improve the Client experience.

11. LIMITED DISCLOSURE OF CLIENT INFORMATION

ZSE may disclose Client information in limited circumstances, including:

- when you request or authorize a service;
- when you agree to proceed with a particular Vendor or Agent;
- to provide a service or complete a transaction you have requested;
- to authorized ZSE employees or representatives;
- to service providers operating systems or services on behalf of ZSE;
- where disclosure is necessary to maintain or secure the Ecosystem;
- where you have otherwise provided consent;
- where required or permitted by law;
- to comply with a court order or lawful government request;
- to investigate fraud, misuse, security incidents, or unlawful activity;
- to protect the rights, property, safety, or security of ZSE, Clients, Vendors, Agents, Partners, or others; or
- in connection with a merger, acquisition, financing, reorganization, or sale of assets, subject to applicable privacy requirements.

ZSE will seek to limit disclosure to information reasonably necessary for the identified purpose.

12. PARTNER REFERRALS

A Client may enter the ZSE Ecosystem through a referral from a ZSE Partner.

A Partner referral does not automatically give every Vendor or Agent access to the Client's information.

Where a Partner refers a Client to ZSE:

- the Client may be invited to establish or access a ZSE account;
- ZSE may receive limited referral information;
- the Client will be provided with appropriate information regarding the use of their personal information;
- the Client may request services through the Ecosystem; and
- information may be provided to an appropriate Vendor or Agent when the Client agrees to proceed with that service provider, subject to applicable law.

Where possible, Clients should provide their information directly to ZSE so they can understand and control the information they submit.

13. COMMUNICATIONS WITH CLIENTS

ZSE may communicate with Clients regarding:

- account registration;
- account verification;
- service requests;
- Vendor or Agent connections;
- transactions;
- appointments;
- service updates;
- customer support;
- security;
- technical issues;
- account administration;
- policy changes;
- important Ecosystem notices; and
- other legitimate matters relating to the Client's use of the Ecosystem.

ZSE may also provide promotional or marketing communications where permitted by law and, where required, with appropriate consent.

Clients may have the ability to manage certain promotional communications.

Operational, security, transactional, and account-related communications may continue where reasonably necessary to provide the service or administer the Client relationship.

14. CLIENT COMMUNICATION WITH VENDORS AND AGENTS

The ZSE Ecosystem may provide tools that allow Clients to communicate with Vendors or Agents.

When a client initiates or authorizes communication with a Vendor or Agent, the information necessary to facilitate that communication may be shared with the relevant service provider.

Clients should use reasonable care when providing additional information directly to a Vendor or Agent.

ZSE does not control information that a Client voluntarily provides directly to a third-party service provider after the Client has chosen to engage that provider.

15. TRANSACTIONS AND PAYMENTS

Certain services within the ZSE Ecosystem may require payment.

Depending on the service, payment may be processed:

- through ZSE;
- through an authorized payment processor;
- directly by a Vendor; or
- through another authorized transaction mechanism.

Clients will be informed, where appropriate, when they are being directed to or interacting with a third-party payment provider.

Payment providers may have their own privacy policies and terms.

ZSE will take reasonable steps to ensure that payment-related information is handled using appropriate security measures.

16. SECURITY OF CLIENT INFORMATION

ZSE takes reasonable administrative, technical, and physical safeguards to protect Client information against:

- unauthorized access;
- unauthorized disclosure;
- loss;
- theft;
- misuse;
- alteration;
- destruction; and
- other inappropriate handling.

Safeguards may include:

- account authentication;
- password controls;
- access restrictions;
- encryption or secure transmission technologies;
- secure hosting environments;
- monitoring and logging;
- security procedures;
- backup and recovery processes;
- employee and contractor controls; and
- other safeguards appropriate to the sensitivity of the information.

Canadian privacy guidance requires safeguards appropriate to the sensitivity of personal information and recognizes physical, technological, and organizational measures as appropriate forms of protection.

No Internet-based system can be guaranteed to be completely secure. ZSE therefore cannot guarantee absolute protection against every possible security threat.

17. CLIENT ACCOUNT SECURITY

Clients are responsible for maintaining the security of their account.

Clients should:

- use a strong and unique password;
- not share their password;
- use only authorized devices and users;
- keep their account information current;
- log out when using a shared device;
- promptly report suspected unauthorized access; and
- avoid submitting confidential information through unsecured communications.

ZSE may temporarily restrict or suspend an account if it reasonably believes that the account has been compromised or presents a security risk.

18. LIMITING THE INFORMATION, WE COLLECT

ZSE will seek to collect information that is reasonably necessary for identified and legitimate purposes.

For example, basic registration should generally require only information necessary to establish a Client account.

Additional information may be requested when the Client:

- requests a specific service;
- purchases a product or service;
- schedules an appointment;
- requests a quotation;
- requires a particular type of service;
- provides information needed to complete a transaction; or
- uses a feature requiring additional information.

Canadian privacy guidance states that organizations should limit collection to information needed for identified purposes and collect it by fair and lawful means.

19. SENSITIVE INFORMATION

Clients should not provide sensitive personal information unless it is reasonably necessary for the requested service and the ZSE Ecosystem specifically provides an appropriate mechanism for submitting it.

Sensitive information may include:

- government identification numbers;
- financial account credentials;
- health information;
- biometric information;
- passwords;
- highly sensitive personal records; or
- other information that could create significant harm if misused.

Where sensitive information is necessary, ZSE will seek appropriate safeguards and, where required, meaningful consent.

Canadian privacy guidance recognizes that more sensitive information generally requires stronger safeguards and may require express consent.

20. COOKIES AND SIMILAR TECHNOLOGIES

The ZSE Ecosystem may use cookies and similar technologies to:

- maintain user sessions;
- authenticate users;
- remember preferences;
- improve functionality;
- improve system performance;
- support security;
- analyze usage; and
- improve the Client experience.

Clients may be able to manage cookies through their browser settings.

Disabling certain cookies may affect some functionality of the Ecosystem.

21. DATA ACCURACY

ZSE seeks to maintain accurate and current Client information.

Clients should notify ZSE or update their account when information changes, including:

- name;
- email address;
- telephone number;
- billing information;
- contact information;
- account information; or
- other information relevant to the Client relationship.

Canadian privacy principles recognize accuracy as an important requirement where information is used to fulfill identified purposes.

22. ACCESS TO YOUR INFORMATION

Clients may request information about:

- what personal information ZSE holds about them;
- how that information is being used;
- the purposes for which it was collected;
- where applicable, the types of organizations or persons to whom it has been disclosed; and
- how to request correction of inaccurate information.

Subject to applicable law and reasonable identity verification, ZSE will provide access to personal information in accordance with applicable privacy requirements.

Canadian privacy principles provide individuals with a right to access their personal information and challenge its accuracy and completeness.

23. CORRECTION OF INFORMATION

Clients may request correction of inaccurate or incomplete personal information.

Where appropriate, ZSE will update the information and, where required, take reasonable steps to communicate the correction to relevant parties.

24. WITHDRAWING CONSENT

Where consent is required, Clients may withdraw consent to the collection, use, or disclosure of personal information, subject to legal or contractual restrictions and reasonable notice.

Withdrawing consent may affect ZSE's ability to provide certain services.

For example, if a client withdraws consent for ZSE to provide necessary information to a selected Vendor, ZSE may no longer be able to facilitate that service.

Canadian privacy guidance states that meaningful consent should include an appropriate ability to withdraw consent, subject to legal or contractual restrictions and reasonable notice.

25. RETENTION AND DELETION

ZSE will retain Client information only for as long as reasonably necessary to:

- provide requested services;
- administer the Client account;
- maintain transaction records;
- resolve disputes;
- maintain security;
- prevent fraud;
- comply with legal and regulatory requirements;
- enforce agreements; or
- fulfill other legitimate purposes permitted by law.

When information is no longer required, ZSE will take reasonable steps to securely delete, destroy, or anonymize it in accordance with applicable law and ZSE's retention practices.

Canadian privacy guidance recommends retaining information only as long as necessary for its identified purposes and establishing appropriate retention and secure destruction procedures.

26. PRIVACY BREACHES AND SECURITY INCIDENTS

ZSE maintains procedures for responding to suspected privacy and security incidents.

If ZSE becomes aware of a breach involving personal information, ZSE will assess the incident and take appropriate action in accordance with applicable law.

This may include:

- containing the incident;
- investigating its cause;
- assessing the information involved;
- taking corrective measures;
- notifying affected Clients where required;
- notifying regulators or other authorities where required; and
- implementing measures to reduce the likelihood of recurrence.

Clients should promptly notify ZSE if they suspect that their account or information has been compromised.

27. THIRD-PARTY SERVICE PROVIDERS

The ZSE Ecosystem may rely on third-party providers for services such as:

- hosting;
- cloud infrastructure;
- payment processing;
- email;
- communications;
- cybersecurity;
- analytics;
- customer support;
- authentication;
- document storage; and
- other technology services.

Where third parties process personal information on behalf of ZSE, ZSE will take reasonable steps to require appropriate privacy and security protections.

Information may be processed or stored in Canada or another jurisdiction where ZSE or its service providers operate.

Information processed outside Canada may be subject to the laws of that jurisdiction.

28. THIRD-PARTY WEBSITES AND SERVICES

The ZSE Ecosystem may contain links to third-party websites, applications, social-media platforms, payment providers, or other external services.

ZSE does not control the privacy practices of those third parties.

When a client leaves the ZSE Ecosystem or interacts directly with a third-party service, the privacy policy and terms of that third party may apply.

Clients should review the privacy policies of third-party services before providing personal information.

29. BUSINESS CLIENTS

A Client may use the ZSE Ecosystem on behalf of a business or organization.

Where an individual uses the Ecosystem on behalf of a business:

- the individual remains responsible for providing accurate information;
- the individual should have authority to act for the organization;
- the organization may be responsible for information submitted through its account; and
- information relating to identifiable individuals will continue to be handled in accordance with applicable privacy laws.

Business information and personal information will be treated according to their applicable legal status.

30. CHILDREN AND MINORS

The ZSE Ecosystem is primarily intended for adults and businesses.

ZSE does not knowingly seek to collect personal information from children where prohibited by applicable law.

Where a minor may lawfully use a service offered through the Ecosystem, ZSE may apply additional safeguards appropriate to the circumstances.

If ZSE becomes aware that personal information has been collected from a child in circumstances where collection is not appropriate or lawful, ZSE will take reasonable steps to address the situation.

31. CLIENT REVIEWS AND FEEDBACK

The ZSE Ecosystem may provide Clients with opportunities to submit:

- ratings;
- reviews;
- service feedback;
- comments;
- complaints;
- recommendations; or
- other information concerning their experience.

ZSE may use this information to:

- improve the Ecosystem;
- assess service quality;
- help Clients make informed decisions;
- identify service issues;
- recognize strong service performance; and
- maintain the quality and integrity of the Ecosystem.

Where reviews or feedback are displayed to other users, ZSE will seek to provide appropriate information regarding how that content may be displayed.

32. FAIR AND RESPONSIBLE USE OF CLIENT INFORMATION

ZSE will use Client information only for legitimate purposes that are reasonably connected to the operation and improvement of the Ecosystem.

ZSE will not intentionally use Client information to:

- discriminate unfairly;
- deceive Clients;
- facilitate unlawful activity;
- expose Clients to unnecessary risk;
- sell personal information; or
- distribute personal information indiscriminately.

Canadian privacy guidance emphasizes that personal information should only be collected, used, or disclosed for purposes that a reasonable person would consider appropriate in the circumstances.

33. GOVERNING PRIVACY LAW

ZSE intends to manage personal information in accordance with applicable Canadian privacy legislation and other privacy laws that may apply based on the nature of the information, the activities involved, and the location of the Client.

Depending on the circumstances, applicable requirements may include the **Personal Information Protection and Electronic Documents Act (PIPEDA)** and applicable provincial privacy legislation.

PIPEDA's framework includes ten fair-information principles:

1. Accountability;
2. Identifying Purposes;
3. Consent;
4. Limiting Collection;
5. Limiting Use, Disclosure and Retention;
6. Accuracy;
7. Safeguards;
8. Openness;
9. Individual Access; and
10. Challenging Compliance.

Nothing in this Policy is intended to remove or restrict any privacy rights available to a Client under applicable law.

34. CHANGES TO THIS PRIVACY POLICY

ZSE may update this Privacy Policy from time to time to reflect:

- changes to the ZSE Ecosystem;
- new services or features;
- changes in technology;
- changes in business practices;

- changes in privacy legislation;
- changes in service providers; or
- improvements to ZSE's privacy and security practices.

The most current version will be made available through the ZSE Ecosystem or ZSE website.

Where required by law, ZSE will provide appropriate notice and obtain consent for material changes affecting the collection, use, or disclosure of personal information.

35. PRIVACY QUESTIONS, REQUESTS AND COMPLAINTS

ZSE welcomes questions and concerns regarding Client privacy.

A Client may contact ZSE to:

- ask questions about this Privacy Policy;
- request access to personal information;
- request correction of inaccurate information;
- withdraw consent where applicable;
- report a privacy or security incident;
- raise a concern regarding the handling of personal information; or
- submit a formal privacy complaint.

ZSE will investigate privacy complaints in a reasonable and timely manner and will take appropriate corrective action where required.

Privacy Contact

Zhoosh Service Enterprise Inc. (ZSE)

Privacy Officer / Privacy Contact

Email: info@zse.ca

Website: <https://zse.ca>

Telephone: 416 616 9804

If a privacy concern cannot be resolved directly with ZSE, a Client may have the right to bring the matter to the appropriate privacy regulatory authority, including the Office of the Privacy Commissioner of Canada where applicable.

36. CLIENT ACKNOWLEDGEMENT AND CONSENT

By registering as a Client and continuing to use the ZSE Ecosystem, you acknowledge that:

1. you have read and understood this Privacy Policy;
 2. you understand how ZSE may collect, use, protect, store, and disclose your information;
 3. you understand that ZSE does not sell, rent, or trade your personal information;
 4. you understand that creating a Client account does not automatically provide every Vendor or Agent with access to your personal information;
 5. you understand that ZSE may use your information to facilitate services you request;
 6. you understand that your information may be provided to an appropriate Vendor or Agent when you agree to proceed with that service provider;
 7. you agree to provide accurate and current information;
 8. you understand that certain information may be required to complete a requested transaction or service;
 9. you understand your rights regarding access and correction of your personal information; and
 10. you understand that your continued use of the Ecosystem is subject to this Privacy Policy and other applicable ZSE terms and policies.
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37. THE ZSE CLIENT PRIVACY PROMISE

Your Information. Your Choice. Your Service.

The ZSE Ecosystem is designed with the Client at the centre.

You should be able to enter the marketplace, explore services, compare your options, request what you need, and make decisions with confidence.

ZSE does not sell or trade your personal information.

Your information is collected so that you can safely use the ZSE Ecosystem, request products and services, communicate with ZSE and authorized service providers, complete transactions, and receive the services you have chosen.

Most importantly:

Your information is not intended to be distributed to every Vendor or Agent in the Ecosystem.

When you request a service, ZSE may identify appropriate authorized service providers.

You remain in control of which service provider you choose to engage.

When you agree to proceed with a specific Vendor or Agent, ZSE may provide that service provider with the information reasonably necessary to fulfill your request.

This creates a trusted service pathway:

**CLIENT → ZSE ECOSYSTEM → SERVICE OPTIONS → CLIENT CHOICE →
AUTHORIZED VENDOR/AGENT → SERVICE**

The goal is simple:

Give Clients access to quality services, meaningful choice, secure communication, and a trusted marketplace—while respecting and protecting their privacy.

ZSE — Connecting Clients, Businesses, Services and Opportunities.