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PRIVACY POLICY

BELLSTAR HOTELS & RESORTS LTD.

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Calgary, Alberta

T2H 0M2

PRIVACY POLICY

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1. INTRODUCTION

1.1 Statement of Privacy Practices

Bellstar Hotels & Resorts Ltd. ("**Bellstar**") respects the privacy and confidentiality of the Personal Information of its employees, customers and potential customers. Our policies in connection with the collection, use and disclosure of Personal Information are reflected in this Privacy Policy.

1.2 Purpose of Privacy Policy

This Privacy Policy:

- a) explains Bellstar's practices with respect to the collection, use, disclosure and protection of Personal Information by Bellstar; and
- b) provides information on how to access, correct and update Personal Information and how to contact Bellstar with privacy related questions, comments or complaints.

1.3 Applicable Legislation

This Privacy Policy has been developed in compliance with the British Columbia *Personal Information Protection Act*, S.B.C. 2003, c.63 ("**BC PIPA**") and the Alberta *Personal Information Protection Act*, R.S.A. 2000, c.P-6.5 ("**AB PIPA**"). BC PIPA and AB PIPA and the regulations thereunder set out rules for how organizations such as Bellstar can collect, use and disclose Personal Information.

2. WHAT IS PERSONAL INFORMATION

2.1 Defined Terms

- a) "**Personal Information**" means information about an identifiable individual, including Employee Personal Information, such as someone's name, home address, social insurance number, sex, income or family status but does not include:
 - (i) Contact Information; or
 - (ii) Work Product Information.
- b) "**Contact Information**" means information that allows an individual to be contacted in a business capacity such as the name, position name or title, business telephone number, business address, business e-mail and business fax number for the individual.

- c) **"Employee Personal Information"** means information that is collected, used or disclosed solely for the purposes reasonably required to establish, maintain, manage or terminate an employment relationship between an employee (including a volunteer) and an organization.
- d) **"Work Product Information"** means information prepared or collected by an individual or group of individuals as part of the individual's or group's responsibilities or activities related to the individual's or group's employment or business but does not include personal information about an individual who did not prepare or collect the personal information.

3. ORGANIZATIONS TO WHICH THE POLICY APPLIES

3.1 Corporate Affiliates and Subsidiaries

Bellstar Group Inc, Bellstar Hotels & Resorts Ltd. Bellstar Developments Inc., Bellstar Realty BC Ltd., Ultimate Realty AB Ltd. and all affiliated and subsidiary companies included.

This Privacy Policy does not extend to third party hotel owners and developers or third parties involved in the delivery of services unless affiliated with Bellstar. Bellstar manages hotels and resorts for third party owners in the course of its business and all hotels and resorts so managed by Bellstar are required to abide by the terms of this Privacy Policy.

4. COLLECTION, USE, DISCLOSURE OF PERSONAL INFORMATION

4.1 Purposes for Collection and Use of Personal Information

Bellstar collects and uses Personal Information for the following purposes:

- a) Customer Purposes
 - To verify customer identity.
 - (i) To provide requested services or products and manage the customer relationship. This includes coordinating reservations and exchanges, billing of maintenance, owner's association and/or condominium/strata fees and other expenses and the handling of similar customer service matters. Where a third party is providing a service requested by a customer coordinated by Bellstar, Bellstar will provide the Personal Information required by that third party to process payment and provide the service requested.
 - (ii) To enroll an individual in independent exchange program(s) such as Interval International or Resort Condominiums International, as the case may be.

- (iii) To provide customers with periodic newsletters and product update information.
 - (iv) To provide customers with periodic information regarding products, services and promotions. Bellstar's promotions may include information relating to third party products, services and promotions.
 - (v) To enhance service delivery by requesting comments relating to products, services and promotions.
- b) Potential Customer Purposes
- (i) To verify potential customer identity.
 - (ii) To compute demographics for internal marketing purposes.
 - (iii) To coordinate promotional reservations and tours.
 - (iv) To provide potential customers with periodic information regarding products, services and promotions. Bellstar's promotions may include information relating to third party products, services and promotions.
- c) Employment Purposes
- (i) To verify employee identity.
 - (ii) To conduct background (including criminal records) and reference checks.
 - (iii) To enroll eligible employees in Bellstar's benefits package and automatic pay deposit program.
 - (iv) To establish and manage the employment relationship between Bellstar and the individual.

Personal Information may only be used by Bellstar in connection with the purposes set out in this Section 4.1. Bellstar will request from the individuals to which the Personal Information relates in the event it wishes to use Personal Information for any other purpose.

4.2 Description of Personal Information Collected and Used

a) Customer Personal Information

Name, home mailing address, home phone number and fax number, personal email address, credit card number and expiry date and credit information.

b) Potential Customer Personal Information

Name, home mailing address, home phone number and personal email address.

c) Employee Personal Information

Name, home mailing address, home phone number, personal email address, employment and character references and social insurance number.

4.3 Limits on Collection, Use and Disclosure

a) Other than for the purposes set out in Section 4.1 hereof, Bellstar will not disclose your Personal Information to third parties without your consent to do so.

b) Subject to Section 4.6, Bellstar will only collect, use and disclose Personal Information that is necessary to fulfill the purposes identified in Section 4.1 hereof unless it has obtained your consent for any other purpose.

c) Bellstar will only collect, use or disclose Personal Information in accordance with BC PIPA and AB PIPA.

d) Bellstar will not sell or rent Personal Information unless it has obtained the consent of the individuals to which the Personal Information applies in accordance with BC PIPA or AB PIPA, as the case may be.

4.4 Personal Information Disclosure

a) Bellstar discloses Employee Personal Information to its automatic pay deposit program provider.

b) Bellstar reserves the right to disclose Personal Information if required to do so by law or in the good faith belief that such action is reasonably necessary to comply with law, respond to claims or to protect the rights, property or safety of Bellstar, its partners, affiliates and each of their respective directors, officers, agents, employees and customers, or the public.

c) In the event that Bellstar discloses your Personal Information to another organization for the purposes of that other organization doing work for Bellstar, Bellstar will ensure there is an agreement in place that commits the organization providing services to adhere to this Privacy Policy.

d) Bellstar will disclose personal information where authorized by BC PIPA or AB PIPA or where otherwise required by law. Examples of a legal requirement to disclose Personal Information include, without limitation, a court order, subpoena or search warrant.

4.5 Obtaining Consent to Collect, Use and Disclose Personal Information

- a) By submitting Personal Information to Bellstar, you acknowledge and agree that you have consented to the collection, use and disclosure practices set out in this Privacy Statement as they relate to your Personal Information.
- b) Individuals may consent to the collection, use and/or disclosure of Personal Information orally, in writing or electronically and their consent may be implied or express depending on the nature and sensitivity of the Personal Information.

Individuals are considered to have given implied consent when Bellstar's purpose for the collection, use and/or disclosure of the Personal Information would be considered obvious and the individual voluntarily provides Personal Information for that obvious purpose.

- c) Individuals may change or withdraw their consent at any time by giving Bellstar reasonable notice. Such notice must be in writing and delivered to Bellstar's Privacy Officer (see Section 5.2 for contact information). Please be advised that by changing or withdrawing consent, individuals may be limiting Bellstar's ability to serve them or provide services. Further, individuals can not withdraw their consent where doing so would frustrate performance of a legal obligation (such as a contract between Bellstar and the individual).

4.6 Collection, Use and Disclosure of Personal Information Without Consent

- a) Bellstar may collect and use Personal Information about an individual without consent or from a source other than the individual, if:
 - (i) the Personal Information is necessary to facilitate the collection of a debt owed to Bellstar or the payment of a debt owed by Bellstar;
 - (ii) the Personal Information is collected and used for the purposes of Bellstar providing services to a third party if:
 - (A) the third party is an individual acting in a personal or domestic capacity;
 - (B) the third party is providing the information to Bellstar; and
 - (C) the information is necessary for the purposes of providing those services.
- b) Bellstar may collect and use Personal Information from or on behalf of another organization without consent of the individual to whom the Personal Information relates, if the individual previously consented to the collection or use of the Personal

Information and the Personal Information is disclosed to or collected or used by Bellstar solely:

- (i) for the purposes for which the Personal Information was previously collected; and
 - (ii) to assist Bellstar to carry out work on behalf of the other organization.
- c) Bellstar may collect Employee Personal Information without consent of the individual if the collection is reasonable for the purposes of establishing, managing or terminating an employment relationship between Bellstar and the individual.

4.7 Retention of Personal Information

- a) Bellstar will retain Personal Information of customers for a period of Five (5) years from the date the individual ceases to be a customer of Bellstar.
- b) In connection with promotional marketing, Bellstar will retain Personal Information of potential customers for a period of Five (5) years from the date such Personal Information if collected.
- c) Bellstar will retain Employee Personal Information for a period of Seven (7) years from the date the individual ceases to be an employee of Bellstar.
- d) Otherwise, Bellstar will only retain Personal Information for as long as necessary to fulfill the purposes identified in Section 4.1 hereof or as long as required for a legal or business purpose.

4.8 Security of Personal Information

- a) Bellstar employs security practices to attempt to protect the privacy and confidentiality of your Personal Information in the possession of Bellstar, namely:
 - (i) Personal Information of customers and potential customers is secured in locked cabinets and on secure company computer databases accessible by authorized personnel only.
 - (ii) Employee Personal Information is secured in locked offices or cabinets accessible by authorized personnel only.
- b) Bellstar considers Personal Information provided by you to be private and confidential and accordingly, Bellstar treats Personal Information with care.
- c) Bellstar will use reasonably secure methods whenever it destroys Personal Information.

4.9 Accuracy of Personal Information

- a) Bellstar will use reasonable efforts to ensure that your Personal Information is accurate and current.
- b) At any time, you may request that Bellstar correct or update your Personal Information by delivering a request in writing to Bellstar's Privacy Officer (see Section 5.2 for contact information). Bellstar may not charge any fee in connection with the correction of Personal Information.
- c) If Bellstar is satisfied that an individual's request for correction is reasonable, Bellstar will correct the Personal Information as soon as reasonably possible.
- d) Bellstar will, as soon as reasonably possible, also send an individual's corrected Personal Information to each organization it was disclosed to during the One (1) year before Bellstar corrected it.
- e) If Bellstar does not correct an individual's Personal Information, it will note the requested correction on copies of the Personal Information under Bellstar's custody or control.

4.10 Access to Personal Information by Individuals

- a) Individuals have the right to access their Personal Information under Bellstar's custody or control. For an individual to obtain access to Personal Information about that individual, he or she must make a written request to Bellstar's Privacy Officer (see Section 5.1 for contact information) setting out sufficient detail to enable Bellstar, with a reasonable effort, to identify the information in respect of which the written request is made. The applicant may ask for a copy of the record, or ask to examine the record, that contains Personal Information about the applicant.
- b) Attached hereto as Schedule "A" is a Request for Access to Personal Information Form which individuals may use in connection with their request for access to Personal Information.
- c) Bellstar may require individuals to prove their identity before giving them access to their Personal Information.
- d) Where an individual makes a request for access to Personal Information, Bellstar will provide the individual with access to:
 - (i) the individual's Personal Information contained in a record in its custody or control;
 - (ii) the purposes for which the Personal Information has been and is being used by Bellstar; and

- (iii) the names of the persons to whom and circumstances in which the Personal Information has been and is being disclosed.

e) Fees

Bellstar is entitled to charge a "minimal" fee for providing an individual with access to his or her Personal Information. If a fee is required, Bellstar will provide the applicant with a written fee estimate. The applicant's request will not be processed until the fee has been accepted by the applicant and where a deposit is required, the deposit is paid. If Bellstar has provided an applicant with a fee estimate and has not received a response from the applicant within Thirty (30) calendar days from the day the estimate was provided to the applicant, Bellstar will consider the applicant's request to have been withdrawn. The balance of the fee owing by an applicant is payable at the time the information is delivered to the applicant.

Bellstar may not charge a fee in connection with a request for Employee Personal Information.

f) Response Time

Bellstar will respond to all requests for Personal Information within Thirty (30) business days after it is requested. Bellstar may extend the response period by up to Thirty (30) additional calendar days in the following circumstances:

- (i) the applicant has not provided enough detail to enable Bellstar to identify the Personal Information or the record relation to the Personal Information;
- (ii) a large amount of Personal Information is requested or must be searched;
- (iii) meeting the time limit would unreasonably interfere with Bellstar's operations; or
- (iv) Bellstar requires additional time to consult with legal counsel, another organization or government agency before making a decision on provided access to Personal Information.

In the event Bellstar extends the response period as provided herein it will provide the applicant with written notice of its reason(s) for the extension and the time period within which the applicant can expect a response from Bellstar. The applicant may request that the applicable Privacy Commissioner to review Bellstar's decision to extend the response time.

g) Refusal to Respond

In some cases, Bellstar may refuse to give an individual access to certain Personal Information where authorized or required by BC PIPA or AB PIPA, as the case may be. For example, Bellstar may refuse to provide access to Personal Information that:

- (i) is subject to legal privilege;
- (ii) would reveal confidential commercial information;
- (iii) was collected for an investigation or legal proceeding;
- (iv) if disclosed, might result in that type of information no longer being provided to the organization, when it is reasonable that the information be provided;
- (v) was collected by a mediator or arbitrator, or during the conduct of a mediation or arbitration; or
- (vi) relates to or may be used in the exercise of prosecutorial discretion.

Bellstar will not provide access to Personal Information where disclosure:

- (vii) could reasonably be expected to threaten the life or security of another individual;
- (viii) would reveal Personal Information about an individual other than the applicant; or
- (ix) would reveal the identity of an individual other than the applicant who has provided an opinion in confidence about the applicant, and has not consented to the disclosure of his or her identity.

If Bellstar refuses an access request, it will provide the applicant with written notice of its refusal, state the reasons for its refusal and outline any further steps available to the applicant in connection with the access request.

5. COMPLAINTS

5.1 Privacy Officer

Bellstar's Privacy Officer is responsible for Bellstar's compliance with its obligations in connection with the collection, use and disclosure of Personal Information. If you have a question or complaint in connection with the collection, use or disclosure of Personal Information by Bellstar or its affiliates and subsidiaries listed in Section 3.1 hereof, please contact the Privacy Officer as follows:

Bellstar Hotels & Resorts Ltd.
#401, 8989 Macleod Trail S
Calgary, Alberta T2H 0M2
Attention: Patti Smith, Privacy Officer
Phone: (403) 695-3450, Fax: (403) 255-1181
Email: pattis@bellstar.ca

5.2 Privacy Commissioners

In the event you are not satisfied with our response to your request or complaint in connection with the collection, use or disclosure of your Personal Information, you can make a complaint with the Privacy Commissioner for the Province of British Columbia or Alberta, as the case may be, as follows:

- a) Office of the Information and Privacy Commissioner for British Columbia
PO Box 9038, Stn. Prov. Govt.
Victoria, British Columbia V8W 9A4
Phone: (250) 387-5629
For toll-free access call Enquiry BC at one of the numbers listed below and request a transfer to (250) 387-5629:
Vancouver: (604) 660-2421
Elsewhere in BC: (800) 663-7867
Fax: (250) 387-1696
E-mail: info@oipc.bc.ca
Web Site: www.oipc.bc.ca

- b) Office of the Information and Privacy Commissioner
Suite 500, 640 - 5th Avenue SW
Calgary, Alberta T2P 3G4
Phone: (403) 297-2728
Fax: (403) 297-2711
Toll Free: 1-888-878-4044
Email: generalinfo@oipc.ab.ca
Web Site: www.oipc.ab.ca

6. AMENDMENTS TO PRIVACY POLICY

This Privacy Policy may be amended from time to time without notice. For the most current version of Bellstar's Privacy Policy, please consult Bellstar's website at www.bellstar.ca.

SCHEDULE "A"
Request for Access to Personal Information Form

Name of Applicant: _____
 Mailing Address: _____
 Contact Information (phone #, email address, etc.): _____

 Best time to call (if phone number is included): _____

Current or Past Employees

Do you want copies of your:

- | | | |
|--------------------------------------|------------------------------|-----------------------------|
| 1. *Pension information? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. *Performance Appraisals? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. *Attendance Sheets? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. *Contents of your personnel file? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. *Contents of your benefits file? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. Any other records? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If so, what records? _____

Over what time frame do you want us to search (this will help us determine whether archived records need to be checked)? _____

All Other Applicants

Do you want copies of:

- | | | |
|---|------------------------------|-----------------------------|
| 1. *Return receipts? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. *Pre-ordered receipts? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. *Screen prints of your personal information in our computer? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. *Handwritten notes on telephone conversations? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. *Email correspondence? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. If the same documents held in more than one location / department, do you want multiple copies of that record even if it is identical? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Are there any other records containing your personal information that you are interested in receiving? If so, please provide additional details here: _____

Date: _____ Signature: _____

If you have any questions about completing this form, please feel free to contact our Privacy Officer, Patti Smith by telephone at (403) 695-3450 or by email at pattis@bellstar.ca.

Please note that the records followed by an * may not be available. Most records are kept for limited periods. Our response will indicate when any such records were destroyed as required by our retention and destruction policies.

While we have 30 calendar days to respond to your request upon receipt in our office, we will endeavour to respond as quickly as possible. However, if we require clarification of your request, applicable law allows us to extend the time limit. If this 30 day time limit is extended, we will contact you before that time to provide details on the delay.

The 30 day time limit for responding does not include days when we are awaiting you to respond to a fee estimate. Current employees should note that applicable law does not permit us to charge a fee for access to personal employee information.

Depending on how sensitive the personal information contained in the requested records is, we may also contact you to acquire documentation to establish your identity.