

RESOLUTE FOREST PRODUCTS PRIVACY POLICY - CANADA

(Clients, suppliers and business partners)

Effective date: June 2018

At Resolute Forest Products, we attach great importance to the protection of your personal information and we are committed to maintaining the accuracy, security and privacy of the personal information that we collect, use or disclose in the course of our business in accordance with applicable legislation.

This privacy policy (“**Policy**”) is a statement of principles and guidelines concerning the protection of personal information of individuals with whom Resolute Forest Products and its wholly-owned subsidiaries (“**Resolute**” or “**we**”) do business such as our clients, suppliers of goods and services (including carriers, forestry workers and consultants and some of their employees), individuals providing a guarantee or other credit enhancement for an entity with which Resolute does (or may do) business and other business partners located in Canada (“**you**”). This Policy does not, however, apply to (i) the personal information of Resolute employees or candidates for employment or any other personal information to which the *Policy on Management of Personal Information for Human Resources Management (Employees and External Candidates) - Canada* and the *Personal Information Protection Statement* apply, nor (ii) the personal information of visitors to our website to whom our *Website Privacy Policy* applies.

CONSENT

BY DISCLOSING PERSONAL INFORMATION TO RESOLUTE OR ITS AGENTS, YOU AGREE THAT WE MAY COLLECT, USE AND DISCLOSE SUCH PERSONAL INFORMATION IN ACCORDANCE WITH THIS POLICY AND AS PERMITTED OR REQUIRED BY LAW. Subject to legal and contractual requirements, you may refuse or withdraw your consent to certain of the identified purposes at any time by contacting us in the manner set out hereinafter. If you refuse or withdraw your consent, we may not be able to obtain or continue to obtain from you certain goods or services or to provide you or continue to provide you with certain goods or services or certain information that may be of value to you.

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1. What personal information do we collect?

Canadian privacy legislation defines personal information broadly as information about an “identifiable individual” or as information that allows an individual to be identified. The types of personal information that we may collect from time to time from you (or from some of your employees involved in providing us with services from time to time) include: your name, address, telephone numbers (office, home, cell), identification

of family members and relationships with Resolute representatives or their relatives, banking information, identification numbers and documents, credit references, usual information contained in a curriculum vitae and criminal record, as applicable.

2. Why do we collect personal information?

We collect your personal information in order to notably i) verify the identity as well as the experience and skills of individuals with whom we do (or may do) business; ii) make payments; iii) evaluate the creditworthiness of a client, supplier or other individual with whom Resolute does (or may do) business or who provides a guarantee or other credit enhancement for an entity with which Resolute does (or may do) business; iv) be able to contact those concerned in case of emergency or otherwise; v) prepare contracts, and, generally, establish and manage business relationships; vi) detect and protect Resolute and other third parties against errors, fraud, theft and other suspected illegal activities, while cooperating with police authorities; vii) meet legal and regulatory requirements; viii) ensure compliance with applicable health and security standards; ix) engage in business transactions, including the purchase, sale, lease, merger, amalgamation or any other type of acquisition, disposal, securitization or financing involving Resolute; x) verify potential conflicts of interest and xi) for any other purpose we may indicate to you from time to time.

3. To whom do we disclose your personal information?

For the purposes set forth in Section 2 above, we may disclose your personal information to the third parties indicated below in the following circumstances:

(a) Disclosure to service providers

We may disclose your personal information on a need-to-know basis to other organizations or individuals that provide services on our behalf, including lawyers, security agents, auditors and data processing, document management and administrative services personnel. In addition, we may disclose your personal information to an organization or individual retained by Resolute to evaluate your creditworthiness or to collect debts outstanding on an account. We will only provide such organizations and individuals with the information they need to deliver the service, and they are prohibited from using that information for any other purpose.

(b) Disclosure in business transfers

Resolute may be involved in the sale or transfer of some of its business. As part of that sale or transfer, Resolute may disclose certain personal information about you to the acquiring organization (including as part of the due diligence process), but will require the acquiring organization to agree to protect the privacy of your personal information in a manner that is consistent with this Policy and applicable legal requirements.

(c) Law enforcement and legal disclosure

Resolute may disclose your personal information to a government institution that has asserted its lawful authority to obtain the information or where Resolute has reasonable grounds to believe the information could be useful in the investigation of suspected unlawful activity, or to comply with a subpoena or warrant or an order made by a court, person or body with jurisdiction to compel the production of information, or to comply with court rules regarding the production of records and the disclosure of information, or to Resolute's legal counsel.

4. Control of your personal information

At Resolute, we want you to be able to understand how we use your personal information. For that reason:

- Subject to exceptions provided for by law, you always have the option to instruct us not to use your personal information for purposes other than obtaining from you the agreed upon goods or services or providing to you the agreed upon goods or services or the information you requested (see Section 9 below).
- Email communications from Resolute to you will always include an identification of the sender and, if Resolute sends commercial electronic messages, these will contain an “unsubscribe” feature allowing you to opt out of such future messages, in compliance with applicable law.
- You have the right to access and update your personal information that we have on file, as indicated in Section 6 below.

5. Where do we store your personal information?

Your personal information is stored in secured locations and on servers controlled by Resolute, located either at our offices or at the offices of our service providers. For access to your personal information, please see Section 6 below.

6. How can you access your personal information?

If you so request in writing and subject to certain exceptions provided for by law, Resolute will inform you of the existence, use, and disclosure of your personal information and will give you access to that information. We keep your information during the period we are doing business with you and for a reasonable time thereafter or such longer period as may be required by law. Access requests should be sent to the Resolute Privacy Contacts - Commercial, using the contact information indicated in Section 9 below.

7. How do we protect your personal information?

We make commercially reasonable efforts to protect against the loss, misuse and unauthorized alteration of personal information under our control. Our security policies are periodically reviewed and enhanced as necessary.

We employ administrative, contractual and technological safeguards to protect your personal information. Where personal information is sent to a third party for processing, we make sure, through our contracts with them, that such service providers may only use the information for the limited purposes for which it was disclosed to them and they are required to preserve the confidentiality of your information. Moreover, we operate secure data networks protected according to the sensitivity of the data in question.

8. Changes to the Privacy Policy

Resolute reserves the right to modify or supplement this Policy at any time. If we make a change to this Policy, we will inform you by publishing the revised policy on our website at www.resolutefp.com or by other means. In addition, Resolute will make such revised policy and changes available upon request made to the Resolute Privacy Contacts – Commercial (see Section 9 below). Resolute will obtain the necessary consents required under applicable privacy laws if it seeks to collect, use or disclose an individual’s personal information for purposes other than those for which consent had been obtained unless otherwise required or permitted by law.

9. How to contact us?

Clients, suppliers and business partners wishing to obtain additional information on Resolute's privacy practices may contact the persons in charge of privacy at Resolute at:

Resolute Privacy Contacts - Commercial
Resolute Forest Products
111 Robert-Bourassa Blvd., Suite 5000
Montreal, Quebec, H3C 2M1, Canada
514 875-2160 or 1 800 361-2888
privacy@resolutefp.com