

# PRIVACY POLICY

I respect the privacy of our clients and we are committed to keeping your personal information accurate, confidential, secure, and private. I have adopted the following Privacy Policy to ensure that we continue to meet our commitment to your privacy.

The following sections, read as a whole, comprise our Privacy Policy:

1. Introduction
2. The Ten Principles of Privacy
3. Application of the Ten Principles
  1. The Kind of Information We Collect
  2. How We Use Your Information
  3. Web Site Security
  4. Accessing and Amending Your Information
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  6. Anonymous Information and "Cookies"
4. Questions, Concerns and Complaints about the Privacy Policy

## Introduction

While providing our services, I may collect certain personal information about its clients with their consent. "Personal Information" means information about an identifiable individual. This may include, without limitation, the individual's name, home address, age, income, credit history or other financial information, credit card information, personal preferences, and other information about his or her family. Personal Information does not include the name, title, business address or telephone number of an employee of an organization.

In the course of providing services to clients I routinely share this information with others such as credit reporting agencies, financial institutions, and other suppliers who are directly involved in the process.

Our Privacy Policy is based on, and complies with, Canada's Personal Information Protection and Electronic Documents Act ("PIPEDA"), which includes the Ten Privacy Principles outlined in the Canadian Standards Association Model Code for the Protection of Personal Privacy. For more

information about this legislation, please visit the official Web site of the Privacy Commission of Canada at <http://www.privcom.gc.ca>.

This Privacy Policy describes the ten principles that we follow to ensure that we protect your Personal Information when we collect, use, or disclose it in the course of carrying on commercial activities in Canada. All our employees who have access to Personal Information must adhere to our Privacy Policy and related procedures.

## The Ten Principles of Privacy

The following ten principles govern our actions as they relate to the use of Personal Information:

Principle 1 - Accountability

Principle 2 - Identifying Purposes

Principle 3 - Consent

Principle 4 - Limiting Collection

Principle 5 - Limiting Use, Disclosure and Retention

Principle 6 - Accuracy

Principle 7 - Safeguarding Personal Information

Principle 8 - Openness

Principle 9 - Access

Principle 10 - Addressing Complaints

### Principle 1 - Accountability

We are accountable for all Personal Information in its possession or custody, including Personal Information disclosed to third parties for purposes of providing services requested by you.

### Principle 2 - Identifying Purposes

We will inform you of the purposes for which it is collecting any Personal Information, before or at the time the information is collected. Often the purpose is outlined with the body of any application or contract for services you may execute when dealing with us.

## **Principle 3 - Consent**

We will obtain your consent before or when it collects, uses or discloses your Personal Information.

Consent can be express, implied, or given through an authorized representative. You may withdraw your consent at any time (subject to any legal consequences of which you will be informed). We may collect, use, or disclose Personal Information without your knowledge or consent in exceptional circumstances where such collection, use or disclosure is permitted or required by law.

## **Principle 4 - Limiting Collection**

The information collected by us will be limited to those details necessary for the purposes it has identified to you or to perform the services you have requested. Information will be collected by fair and lawful means.

## **Principle 5 - Limiting Use, Disclosure and Retention**

Personal Information will only be used or disclosed for the purpose for which it was collected unless you have otherwise consented. Personal Information may only be retained for the time needed to fulfill the purpose for which it was collected.

In certain exceptional circumstances, we may have a legal duty or right to disclose Personal Information without your knowledge or consent with respect to matters that concern the company's or the public's interest.

## **Principle 6 - Accuracy**

We will keep Personal Information as accurate, complete, and current as necessary to fulfill the identified purposes for which it was collected. You may have this information amended where it is found to be inaccurate or incomplete.

## **Principle 7 - Safeguarding Personal Information**

Personal Information is safeguarded using measures appropriate to the sensitivity of the information and in keeping with generally accepted industry standards.

## **Principle 8 - Openness**

We will make information available to its clients and employees about the policies and procedures we use to manage personal information. You have access to this information through our Web site, or through alternate means if requested.

## **Principle 9 - Access**

Upon written request, you will be informed of the existence, use and disclosure of your Personal Information, and will be given access to it. We will respond to such requests as efficiently as possible. If we are prohibited from providing such access they will explain the reasons for the lack of access, except where prohibited by law.

## **Principle 10 - Addressing Complaints and Suggestions**

You may challenge compliance with this Privacy Policy. We have policies and procedures to receive, investigate and respond to complaints and questions regarding this Privacy Policy and our collection, use and disclosure of Personal Information. You may contact our Privacy Officer to express any concerns or to request access to your Personal Information. The contact information for this individual is provided at the end of this document.

Application of the Ten Privacy Principles - How we treat your personal information:

## **The Kind of Information We Collect**

We gather and use Personal Information in order to provide you with the products and services you have requested, namely: information that is required to effectively provide products and services. &Nbsp;We may also use your Personal Information to update you about our services and to offer you additional products or services that you may be interested in, so that we may continue to serve your needs.

If you visit our Web site(s), we do not collect personally identifiable information about you unless you provide it. All information that you do provide us with is kept strictly confidential. This Privacy Policy does not apply to aggregated data from which it is not possible to determine the identity of a specific individual. We reserve the right to use aggregated data in any way that it determines appropriate.

## How We Use Your Information

We use Personal Information for three general purposes:

1. To communicate with you in order to provide you with our products and services.
2. For inclusion in documentation relating to your financial transaction.
3. Transactional information to monitor our level of service and report back to you to ensure your satisfaction with the provision of such services.

We will only use Personal Information for the purpose that we have disclosed to you. If we want to use your information for a different purpose, we will notify you and ask for your consent first.

When we are Permitted to Disclose Your Information

We are obliged to keep your Personal Information confidential except under the following circumstances:

1. When Authorized by You
2. When Required by Law
3. When Permitted by Law

## When Authorized by You

Many of the services we offer require us to obtain Personal Information about you in order to perform the services you have engaged us to provide. We will always obtain consent from you first, and we will never use the information for purposes other than those we have told you about.

You may withdraw your consent at any time, subject to any legal implications (which we will inform you about). In some cases, if you do not consent to our use or disclosure of certain

Personal Information, we may be unable to continue to provide all or part of the services you have requested.

## **When Required by Law**

The type of information we are legally required to disclose usually relates to government tax reporting requirements. However, in some cases, such as under a court order, we may be required to disclose certain information to persons specified in the court order. We will only provide the specific information requested and only upon being satisfied that the authorities have legitimate grounds to request the information.

## **When Permitted by Law**

The legislation has provided certain situations where we are legally permitted to disclose Personal Information without your consent. Examples include situations involving the collection of debt in arrears, medical emergencies, or suspicion of illegal activities.

## **Web Site Security**

In order to serve you better, we offer client access to certain information through this Web site. This Web site contains links to other Web sites, including those of its licensees and business partners. We are in no way responsible and cannot guarantee the content or privacy of other sites linked from this website.

## **Accessing and Amending Your Information**

As a client you have the right to access the Personal Information we keep in your file, and you have the right to verify or amend the information if it is shown to be inaccurate. If you would like to view the Personal Information held in your file, please make a written request to the Privacy Officer at the address listed below. We will respond to your request as efficiently as possible. To make a change, please make a similar request in writing to the Privacy Officer.

## Opting Out

In order to provide you with our services and products, we will, with your consent, contact you to provide you with information on our products and services and may share your personal information with other affiliates. Should you not want to receive promotional materials from or have your Personal Information shared with these companies please contact the Privacy Officer at the address, phone number or email address provided at the end of this document.

## Anonymous Information and "Cookies"

We may collect anonymous information about you. This means that the information collected cannot be traced back to a specific person. For example, our Web servers may record certain information automatically when you visit our Web sites. This information is collected using "cookies" and might include the pages you visited, your IP (Internet Protocol) address and other site usage statistics. This anonymous information is used for research and analytical purposes only (like evaluating how many visitors our Web sites receive or which pages they visit most often). It does not reveal any Personal Information about you, the user. This aggregate data may be disclosed to third parties, but never with personally identifying information.

## "Cookies"

"Cookies" are small text files that contain a unique identification number that allows our computers to identify your Web browser (but not you) each time you visit one of our Web sites that uses cookies. The information helps us improve the functionality of the site and enhance the navigation and security of your session. Most major Web sites use this technology, and most browsers are set up to accept them.

You may configure your browser to notify you when you receive a cookie, and you may refuse to accept them entirely. However, if you refuse to accept cookies, you may limit the functionality that we can provide to you when you visit our site.

## Questions, Concerns and Complaints

If you have any questions, concerns, or complaints about your Personal Information, or about our Privacy Policy, please contact us immediately.

The computers/servers in which we store personally identifiable information are kept in a secure Environment.

If you feel that we are not abiding by this privacy policy, you should contact us immediately via telephone at (905) 925-4762 [melissa@mkmortgagesolutions.com](mailto:melissa@mkmortgagesolutions.com). Alternatively, you are welcome to contact our head office Brokerage, Mortgage Architects at (877) 802-9100 or [info@mtgarc.ca](mailto:info@mtgarc.ca) or via mail at:

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