

## Privacy Agreement



At Mortgage Alliance, we take pride in the policies and procedures we use to protect the personal information we collect and maintain on behalf of our clients. Access to personal information is granted to our agents under the *Personal Information Protection and Electronic Documents Act (PIPEDA)*. We will not sell your information unless you give us permission to do so.

### **Information Collection and Use**

To better understand your financial needs and make you aware of new services that could help you reach your goals, we collect personal information from a variety of sources. Some personal information we collect and some of the reasons we collect it include:

- Information received from you via applications or other forms. This information could include, but is not limited to:
  - a) data about you, such as your name, address and contact telephone numbers;
  - b) unique identifiers such as your social insurance number, which we use to fulfill regulatory and other governmental obligations and to distinguish you from other clients with similar names;
  - c) data to help us serve you better, such as your income, employment, age, net worth, investment objectives, and banking information (which we need to know in order to complete transactions with you and on your behalf as you may request).
  
- Information about your application and experience with Mortgage Alliance or our affiliates. This information may include your account balance, account activity, and usage of various services. We collect this information in order to provide the services you have requested, and to help us determine how we or other non-affiliated companies may be of additional service to you.
  
- Information we receive from a consumer reporting agency or other source, which may include account information and/or information about your creditworthiness. We use this information to help us determine the terms of credit that would be appropriate to offer you.

### **Guidelines for Information Disclosure**

1. You\* may give it to credit bureau agencies, financial institutions, insurers, private investors, a life insurance company and, with my consent, to other parties^ (see below),
2. You\* may use it to determine my financial situation,
3. You\* may use it for any purpose related to the provision to me of services I request from you\*. You\* may also give it anyone who works with or for you^, but only as needed for the provision of those services.
4. You\* may use my social insurance number as an aid to identify me with credit bureau agencies and other financial institutions for credit history file matching purposes.
5. You\* may use my information to promote your services to me. You\* may also add it to client lists you\* prepare and use for this purpose. Files are kept a minimum of three (3) years

^ You may advise my Realtor/ Builder/ Financial Planner \_\_\_\_\_ about the progress of my application.  
(Real Estate Associate / Builder / Financial Planner's Name)

\* 'You' - means Mortgage Alliance &/or its brokers/agents

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Initials

