

**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, date of birth, 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 you 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 required information 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 my information to determine my financial situation.
3. You\* may use my information for any purpose related to the provision to me of services I request from you\*. You\* may also give my information to 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
6. You may use my e-mail address for communication, information, and to promote your services to me.

You may advise my Realtor/ Builder/ Financial Planner \_\_\_\_\_ about the progress of my application.  
 (Real Estate Associate/ Builder/ Financial Planner’s Name/ Referral Source (to be named))

“You”\* - means Mortgage Alliance OAC Mortgages and/or its brokers/agents

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We share consumer information with our partners such as lenders, insurers, credit bureau agencies and a life insurance company, etc.

Mortgage Alliance OAC Mortgages will not use or disclose personal information for purposes other than those for which it was collected, except with the consent of the individual or as required or permitted by law.

Mortgage Alliance OAC Mortgages reserve the right to amend this Privacy Agreement without notice.

**An Ongoing Commitment**

This privacy statement is always available on our website, [www.rightmortgagetips.com](http://www.rightmortgagetips.com).

We hope this information is useful to you. Confidentiality is the key to a strong relationship between you and Mortgage Alliance OAC Mortgages, and we are committed to protecting your privacy.

If you need clarification regarding this policy, please contact our Director of Compliance:

John Gabriel – 200-2005 Sheppard Ave East, Toronto, ON L9H 5B4 (416)-499-5454 x230  
Head Office, Director of Compliance

Mortgage Alliance

Lisette Amalfi, Compliance Officer – 3-211 York Rd, Dundas, ON L9H 1M9 (905)  
OAC Mortgages, Broker License # 10928

Mortgage Alliance

**Credit Bureau Consent:**

I/We the undersigned, declare the information provided with the respect to my/our mortgage application is a true and complete representation of my/our financial situation. I/We understand that it is being used to determine my/our credit responsibility and to evaluate and respond to my/our request for mortgage financing. I/We authorize Mortgage Alliance Company of Canada (hereafter referred to as MAC) to obtain credit reports in connection with a mortgage application. I/We also authorize MAC to exchange such credit information for the purpose of securing mortgage financing to potential mortgage lenders, mortgage insurers or service providers. MAC and Mortgage Alliance OAC Mortgages are authorized to retain the application and credit information whether or not the mortgage is approved.

I have read, understood, and received a copy of the privacy agreement.

Print Name

Signature

Date

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