

Digital Media Privacy Policy

For the purposes of this agreement, all information that you provide to us will henceforth be referred to as your **"Personal and Corporate Information"**. Furthermore, all information that is provided by the party(ies) mentioned in section 4 (below), at the discretion of Concord Mortgage Group Ltd (henceforth "us", "we", "our". "Concord" etc), can be considered as part of your **Personal and Corporate Information**.

It is assumed/understood that the **Personal and Corporate Information** provided to us, is/was sent with the consent of the owner of said information and by sending it you are relaying/giving consent for us to, at our discretion, but not obligating us to collect, maintain, use and disclose your **Personal and Corporate Information** (and any other information you provide to us) for the purposes of evaluating your situation, soliciting you for your business in the future, sending you updates to keep you up to date with certain matters that we think may be of interest/important, arranging and/or renewing loans, mortgages or other financing.

In the event that we are to endeavour arranging and/or renewing loans, mortgages or other financing, you acknowledge that Concord reserves the right to determine which information/documentation is relevant to your application and we may elect to not transmit all information to the lender(s).

You agree we can provide your **Personal and Corporate Information** and financing application to the following parties ("Related Service Providers") and that the rights/privileges extended to us in this agreement can be shared with them too:

- Each potential lender
- Insurer
- Other mortgage brokers
- Insurance agents/brokers
- Service providers
- Investors

You acknowledge that if/when the Related Service Providers receive your **Personal and Corporate Information**, they may maintain records relating to you (including your Social Insurance Number, if applicable).

You agree we will retain your **Personal and Corporate Information** for safe keeping in accordance with the Real Estate Act of Alberta, the Personal Information Protection Act (PIPA) and the Personal Information Protection and Electronic Documents Act (PIPEDA), whether or not your financing is approved or funded. We may, at our discretion, dispose of your information in accordance with the aforementioned/applicable laws.

You agree we may send the application and **Personal and Corporate Information** and documents to a corporate office of the brokerage and hold the information securely with access restricted to individuals having a need to deal with the information.

You agree that we, along with each Related Service Provider, can verify any information from any source for the purposes of this Agreement. For example: **This means that lenders can check your credit too.**

We will not:

- a) With the exception of those who fall under the category of Related Service Provider - give out any of your confidential information without your consent, unless required by law.
- b) Use confidential information we receive from you or that we get from performing under this agreement for any other purpose than those in this agreement unless you agree in writing.

Our duty to keep your information confidential continues after this Agreement ends.

This document is subject to our Website Content Disclaimer which can be found by going to the following URL https://www.concordmortgagegrouppltd.ca/files/ugd/13ac15_3dad4bd7301740f5b0a6ed19d3be3499.pdf

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