

## PRIVACY

### MORTGAGE DISTRICT INC. PRIVACY POLICY

#### **We Respect Your Privacy**

Our success depends on the trust our clients place in us. In the course of processing a mortgage application, we require access to our client's personal information with their consent. At Mortgage District Inc., we are dedicated to protecting private and confidential information with which we are entrusted.

#### **Mortgage District Inc Privacy Disclosure**

Your privacy is of the utmost importance to us. Mortgage District Inc has created this Privacy Policy to let you know what personal information we collect when you visit our site, why we collect it, and how it is used.

This privacy notice applies solely to information collected by this web site, through communication with us, and via a mortgage application. It will notify you of the following:

- What identifiable personal information is collected from you through the website, how it is used, and with whom it may be shared;
- The security procedures in place to protect your information;
- How you can correct any inaccuracies in the information;
- The use of cookies.

"Personal Information" refers to information that can identify a specific individual. This may include, without limitation, an individual's name, home address, age, income, credit history, financial information, credit card information, personal preferences and/or other information about their family. Personal Information does not include the name, title, business address or telephone number of an employee of an organization.

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>.

#### **Information Collection and Use**

We collect, use and disclose your personal information for a variety of reasons: (i) to identify you and verify any information you provide us (ii) to assess your creditworthiness and eligibility for products and services (iii) to recommend particular products and services that may be of interest to you (iv) to present your mortgage application to various lenders and insurers for the purposes of securing and/or renewing a mortgage and/or related service (v) to maintain our client relationship with you so we may serve you better.

## **Security of Your Information**

Mortgage District Inc. maintains its own file containing your personal information.

Your file will be kept physically at the office of your independent mortgage agent/ broker with Mortgage District Inc. until a loan/mortgage is funded, after which, it is scanned and sent to Mortgage Architects corporate office for compliance review and then electronically stored on the secure Mortgage Architects computer systems. Your file will also be subject to the privacy policy of the lender that funds your mortgage review and storage, and electronically on Mortgage District Inc.'s computer systems. Your file will also be subject to the privacy policy of the lender that funds your mortgage.

While at Mortgage District Inc. the access to your file is restricted to personnel on a need-to-know basis. Our personnel are required to safeguard the confidentiality of your personal information and privacy. We have systems in place which safeguards your personal information and prevents unauthorized access.

Other than as provided under this privacy policy, we do not share your personal information without your authorization or when permitted or required by law.

In order to serve you better, we offer client access to certain information through this website. This website contains links to other websites, 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.

## **Information Accuracy**

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.

## **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 websites. This information is collected using "cookies" and might include the pages you visited, your IP (Internet Protocol) address, and other site usage statistics.

"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 websites that use cookies. This anonymous information is used for research and analytical purposes only and does not reveal any personal information about you, the user. The information helps us improve the functionality of the site, enhance the navigation, and security of your session. This aggregate data may be disclosed to third parties, but never with personally-identifying

information. Most major Websites 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 concerns about our privacy policy or require additional information, please contact our Privacy Compliance Officer:

Michelle Campbell, AMP | Privacy Compliance Officer. MA Mortgage Architects Inc. 5375 Whittle Road, Mississauga, ON L4Z 3P8. 647.531.9480 | [michelle@mortgagedistrict.ca](mailto:michelle@mortgagedistrict.ca)