

Privacy Policies

The Mortgage Centre Canada refers applications to a network of independent mortgage brokers known as Mortgage Centre Specialists. Mortgage Centre Specialists are governed by the Mortgage Centre Specialist Privacy Policy.

MORTGAGE CENTRE SPECIALIST PRIVACY POLICY

As Mortgage Centre Specialists, we are committed to keeping your privacy protected and your information confidential at all times.

We collect, use and disclose information about you for a variety of reasons:

- To identify you and verify any information you give us
- To protect us both from error and fraud
- To understand your needs and eligibility for products and services
- To recommend particular products and services so we may serve you better
- To meet legal requirements, such as asking you to provide the necessary information to verify your identity
- To present your mortgage application to various lenders and insurers for the purpose of securing a mortgage and/or related service

We may review and analyze your use of our services, in order to assist in the above.

We may collect from you and share health information with insurers and insurance agents for the purpose of applying for creditor insurance.

Your information and the business you do with us is kept strictly confidential

Your information will be protected from error, loss and unauthorized access. Our procedures and systems are designed to ensure this security. We collect, use and disclose personal information only for purposes that a reasonable person would consider appropriate in the circumstances. As well, we never sell any information about our customers to others, and we only keep information as long as it is needed.

Your information is obtained or used only with your consent

We obtain your (express or implied) consent before we:

- Check your employment
- Obtain a credit report
- Offer you other products and services
- Obtain, use or disclose to other persons, information about you unless we are obliged to do so by law or to protect our interests
- Use your information in any way we didn't tell you about previously
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You can withdraw your consent any time after you've given it to us, provided there are no legal requirements to prevent this, by contacting your Mortgage Centre Specialist.

You can choose not to receive direct marketing

We may tell you about products and services through direct mail, telephone, or other means. If you do not wish us to do so, advise your Mortgage Centre Specialist.

Sharing your information with other people

We don't share information about you, except as is necessary to complete your mortgage application and take all steps necessary to secure mortgage financing on your behalf, nor do we release it to anyone else, without your express or implied consent. However, there are some exceptions. For example, we may collect, use or disclose information without your consent if we:

- are obligated or permitted to do so for legal reasons

- use an outside company, such as The Mortgage Centre Canada (CIBC Mortgages Inc.), to do work for us involving some of your information

You can review and make corrections to your information

You can review your personal information held by us and make corrections to it by contacting your Mortgage Centre Specialist. You may be asked to put your request in writing.

Questions?

If you have any questions, comments or complaints contact your Mortgage Centre Specialist.

In the operation of this site, The Mortgage Centre Canada collects your information. While The Mortgage Centre Canada has control of your information The Mortgage Centre Canada Privacy Policy applies. The Mortgage Centre Canada is a division of CIBC Mortgages Inc., a member of the CIBC group of companies.

THE MORTGAGE CENTRE CANADA PRIVACY POLICY

Your Privacy is Protected

At The Mortgage Centre Canada ("MCC"), a division of CIBC Mortgages Inc. which is a member of the CIBC group of companies, an important part of our commitment to provide you with service excellence is our respect for your right to privacy. (In this policy, "MCC" means CIBC Mortgages Inc. and "CIBC group" means CIBC and its subsidiary companies.)

Keeping our customers' information and affairs in strict confidence is a cornerstone of MCC's business. The range of products and services we offer our customers continues to expand, and the technology we use continues to change. But, no matter how our business changes, we'll always protect your privacy.

Our policies and procedures which we practice in order to protect your privacy are in place across MCC.

In the following sections we describe these policies and procedures and how we put them into practice so that you have control over how we collect, use and disclose your information.

Protecting your Privacy Means:

- we keep your information and the business you do with us in strict confidence
- your information is not sold
- you have control over how we obtain, use, and give out information about you
- you have access to the information we have about you
- we respect your privacy when we market our products and service

Our Privacy Policies Protect All of Our Customers

When you first become a MCC customer and whenever you apply for more products and services, we let you know that:

- besides your name, address and telephone number, we need information to:
 - establish your identification
 - protect you and us from error and fraud
 - understand your needs and eligibility for products and services
 - recommend particular products and services to meet your needs
 - provide ongoing service
 - comply with legal requirements
- we may verify some of the information you give us with your employer or your references
- we may offer other products that are suitable to you

- we will not refuse you any other product or service on the basis of any health information you may have given us when applying for insurance products offered through us

We may review and analyze your use of products and services, to help protect you from unauthorized use of your accounts, to help us serve you better, and to bring other products and services to your attention which we feel will be of benefit to you. We also collect and analyze information from other sources for the same purposes.

Certain information, such as a driver's licence, although convenient for identification, is voluntary. It is up to you whether you want to provide those or some other suitable identification, subject to any legal requirements.

We collect, use and disclose personal information only for purposes that a reasonable person would consider appropriate in the circumstances.

Your Information is Obtained or Used Only With Your Consent

We obtain your consent before we:

- check your employment
- obtain a credit report
- offer you other products and services
- send you information about products and services by means of direct marketing
- provided it is legally permitted, share your information in confidence within the CIBC group
- obtain, use or disclose to other persons, information about you unless we are obliged to do so by law or to protect our interests
- use your information in any way we didn't tell you about previously
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We Ask For Your Consent Before Using Your Social Insurance Number

When we obtain a report and update your information with a credit bureaux, your Social Insurance Number (SIN) is the best way to make sure that the information actually refers to you. Wrong information can lead us into making wrong conclusions about you. You should be aware, though, that using your SIN this way is voluntary for you. While the law requires us to ask for your SIN when you open an account which earns income, we need to get your consent to use it in any other way. If you choose not to give us your SIN, this by itself will not prevent you from getting credit or any other service.

Your Consent Can Be Express Or Implied

Express consent can be verbal or written. For example, when you sign a credit application you are giving your written consent for us to obtain a credit report.

You imply consent when we can reasonably conclude that you've given consent by some action you've taken, or when you decide not to take action. If we give you an opportunity to tell us you don't want direct marketing material and you don't tell us that you don't want us to send it, we can conclude that you have no objection.

We will rely on your implied consent to use and disclose identifying information about you, such as your name and address.

You Can Withdraw Your Consent After You've Given It

You can withdraw your consent any time after you've given it to us, provided there are no legal requirements to prevent this. However, in order to maintain the integrity of the credit reporting system, we do have to update your credit information with the credit bureaux as long as you have credit with us. Your consent for this purpose cannot be withdrawn during this time.

If you don't consent to certain uses of information, or if you withdraw your consent, we may not be able to provide you with a particular product or service. If so, we'll explain the situation to you to help you with your decision.

We Ask for Your Consent Before Sharing Information With Other People

We don't share information about you within the CIBC group, or release it to anyone outside of MCC without your consent. For example, we give information to a credit bureau only with your consent.

There are some exceptions to the above rules. For example, we may collect, use or disclose information without your consent if we:

1. **use an outside company to process information**

At times we may use the expertise of an outside company to do work for us involving some of your information. When we do, we select the company carefully and confirm that it uses security standards comparable to those of MCC.

2. **must disclose information for legal reasons**

We may be compelled to release information by a court of law, or other legal or regulatory authority. If so, our policy is to release information only to the extent that we have to.

3. **have to protect the interests of MCC**

In certain circumstances, MCC may have to collect, use or release information for its protection. For example, we may do so when collecting an overdue account, when realizing on security pledged for a loan, or to detect or prevent fraud.

We Protect Your Information From Error, Loss and Unauthorized Access

Our employees who have access to your information are made aware of how to keep it confidential. Each employee must sign an agreement stating that maintaining confidentiality is a condition of employment with MCC.

Our computer security specialists build security into all our computer systems.

This protects your information at all times, when it is stored in data files or handled by our employees. Our systems also protect your information when it is transmitted.

Your Information Is Destroyed When It Is No Longer Needed

We keep your information only so long as we need it for the products and services you're using, to offer you products and services when you are a customer and for a reasonable time thereafter, or to meet any legal requirements. We have retention standards which meet these requirements. We destroy your information when it is no longer needed, or we remove your name from the information.

You Can See and Verify the Accuracy of Your Information

You can check your information to verify, update and correct it, and to have any obsolete information removed. We may ask you to put your request in writing.

There's no charge for verifying or correcting your information. Depending on the circumstances, there may be a charge if you want a copy of records which we have already given you. We will let you know in advance if there is a charge.

If you have a sensory disability, we will give you access to your personal information in any alternative format you request if we already have it in that format or if its conversion into that format is reasonable and necessary in order for you to be able to exercise your rights under applicable legislation.

It may not be appropriate for us to release certain information directly to you.

If we have obtained information about you from other people, upon your request, we'll let you know the person we got it from.

You Can Find Out to Whom We've Given Information About You

If you ask, we will let you know the names of outside companies or organizations we've given information to. This won't include information given to outside companies we've used to do work for us, such as cheque printers. It won't include T5 reports to the Canada Customs and Revenue Agency, or regular updates of credit information to credit bureaux.

We Respond to Your Request Promptly

We'll deal quickly with your request to see your information, and always respond to you within 30 days. If we need to extend the time, or we have to refuse your request, we'll tell you why, subject to any legal restrictions and we'll notify you of the new deadline, the reasons for the extension, and your rights under applicable legislation respecting the extension.

We Correct Your Information

Whenever possible, we'll correct any information which we may have given to an outside organization. If a third party, such as a credit bureaux, has given us information which you tell us is wrong, we'll give you the name and address of that party so that you can correct the information.

We Protect Other People's Privacy When We Make Information Available to You

There may be files that include information about you and other customers, or that have information confidential to MCC or are the property of MCC. Because we must protect everyone's confidentiality and legal rights we cannot make these files available to persons outside of the MCC. However, we will make available to you any factual information about you contained in such files.

We Monitor Our Compliance With the MCC Privacy Policies

We have procedures in place to assist our employees in the practice of the MCC privacy policies. Our internal auditors monitor the practice of these policies on a regular basis, and report their findings to a committee of the Board of Directors of MCC.

We Are Committed to Upholding the MCC Privacy Policies

If you have any questions or complaints about our privacy policies, or about how we are living up to them, let us know right away.

Questions

If you have questions, comments or complaints please email at