

## **Privacy/Suitability/Consent/Anti-Spam Agreement**

Canadian Capital Mortgages Inc. takes pride in the policies and procedures used to protect the personal information collected and maintained on behalf of our clients. Access to personal information is granted to our agents under the Personal Information Protection and Electronic Documents Act (PIPEDA).

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

To better understand your financial needs and make you aware of new services that could help you reach your goals, *CCMI* collects personal information from a variety of sources. Some personal information and some reasons it is collected include, but is not limited to, are:

- a) Data such as name, address, contact numbers, email contact, income, employment, age, net worth, investment objectives, and banking information;
- b) Unique identifiers: such as social insurance, driver's license, passport numbers, etc.; used to fulfill regulatory and other governmental obligations to distinguish you from other clients with similar names;
- c) Information from a consumer reporting agency or other source, which may include account information and/or information about your creditworthiness. *CCMI* uses this information to help determine the mortgage product that is suitable for your mortgage needs.

*CCMI* collects this information in order to provide the services you have requested, and to help us determine how *CCMI* or other non-affiliated companies may be of service to you.

### **Guidelines for Disclosure of Information:**

- a) *CCMI* may provide information to credit bureau agencies, financial institutions, insurers, private investors, creditor life company etc.
- b) *CCMI* shall use the information to determine your financial situation for purposes related to services that you have requested from Canadian Capital Mortgages Inc. *CCMI* may also provide the information to others that work for Canadian Capital Mortgages Inc., but only as needed for the provision of those services.
- c) *CCMI* shall use your social insurance number as an aid to identify you with credit bureau agencies and financial institutions for credit history file matching purposes.
- d) *CCMI* may advise \_\_\_\_\_\* about the progress of your application.  
\*Realtor/Builder/Financial Planner, etc. - provide Name or put N/A
- e) *CCMI* may use your information to promote Canadian Capital Mortgages Inc. services to you.

*CCMI* will not use or disclose personal information for purposes other than those for which it was collected, except with the consent of the individual(s) or as required by law.

Files are kept a minimum of three (3) years.

### **Ongoing Commitment:**

Confidentiality is the key to a strong relationship and *CCMI* is committed to protecting your privacy. This privacy statement is always available on our website; [www.canadiancapitalmortgages.com](http://www.canadiancapitalmortgages.com). If you need clarification regarding this policy, please contact our Vice President Mortgage Brokerage Operations at Unit 6 -71 Siltan Road, Woodbridge, Ontario L4L 7Z8 (647) 477-8653

\_\_\_\_\_  
Initial(s)

**Suitability:**

I/We are aware of:

- a) How a variable rate mortgage and its' applicable mortgage payment may increase without notice within the term of the mortgage. This may affect the ability to make mortgage payments
- b) How terminating or prepaying a mortgage prior to maturity term may involve prepayment penalties. How different mortgage products can vary with various prepayment options
- c) How changes in my/our employment (eg. reduced income), credit, liabilities, etc. may affect the ability to make mortgage payments in the future and changes prior to closing could affect I/us not qualifying for the mortgage.
- d) The monthly mortgage payment of PI&T that I/we are comfortable paying is \$ \_\_\_\_\_, based my/our current personal financial obligations (include condo fees if applicable)
- e) The benefits of creditor mortgage protection.
- f) The inherent risks associated with mortgages. The agent has evaluated my/our needs to assist in determining the most appropriate mortgage including to offer to assist in preparing a budget.

\_\_\_\_\_  
Agent initials

\_\_\_\_\_  
Client(s) initials

**Credit Bureau Consent:**

I/We the undersigned, declare the information provided with 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 my/our request for mortgage financing. I/We authorize CCMI to obtain a credit report.

I/We acknowledge that the completion of a mortgage application could take time and it might entail the pulling of additional credit reports. I/We permit CCMI to pull one additional credit report up to three (3) months from the date signed below. I/We also authorize CCMI to exchange such credit information for the purpose of securing mortgage financing to potential mortgage lenders, mortgage insurers or service providers. CCMI will retain the application and credit information whether or not the mortgage is approved.

**Canada Anti-Spam Legislation:**

**I will keep in touch via electronic messaging during your mortgage transaction as permitted by the legislation!**

However, Canadian Capital Mortgages Inc. occasionally communicates with its' database via electronic messages. The content provides insightful information on mortgages, finances, etc. I/We wish to be kept informed and consent to the receiving of these informative communications for the term of my/our mortgage. I/We can unsubscribe at any time.

\_\_\_\_\_  
Client(s) initials    Client(s) initials

I/We have read, understood, and received a copy of this Privacy/Suitability/Consent agreement.

_____ Date	_____ Print Name	_____ SIGNATURE	_____ Photo ID #*
_____ Date	_____ Print Name	_____ SIGNATURE	_____ Photo ID #*

\*I, \_\_\_\_\_, verify & warrant I have viewed proper identification documents.

Signature of Broker/Agent/Associate \_\_\_\_\_.