

Mortgage Professionals Canada is a federal not-for-profit corporation that acts as a national mortgage industry association furthering the interests of the Canadian mortgage industry and its participants through public education and advocacy with government, media and regulators, as well as a professional association for Canadian mortgage professionals by establishing and promoting high standards of professionalism for its members, conducting educational programs, granting accreditation to qualified members of the Association, regulating the activities of all of its members, delivering professional development opportunities and hosting regional and national events across Canada.

Mortgage Professionals Canada recognizes that your right to privacy is an essential issue and understands your interest in protecting your personal information that you choose to provide on the Membership Application or through any online tools provided by Mortgage Professionals Canada. This is necessary as part of Mortgage Professionals Canada's Membership Application Review Process in order to accept or deny an applicant's membership, maintain or revoke the membership, implement its Member Benefit Program, or provide membership services. In addition, Mortgage Professionals Canada uses your personal information to inform you about events and activities and to notify you of issues and events that may be of interest to you. For these reasons, our privacy policy (the "Privacy Policy") provides you with all the safeguards as standardized in the *Personal Information Protection and Electronic Documents Act, 2001*, c. 5 (the "PIPEDA"). It confirms our dedication to protecting your privacy and maintaining the trust that you have placed us.

A. GENERAL INFORMATION

Our Privacy Policy only applies to personal information that we collect, use or disclose in the course of commercial activities. As such, our Privacy Policy does not apply to the collection, use or disclosure of information that is:

1. aggregated or anonymized in a manner such that it cannot be connected to an individual;
2. the name, title, business address or telephone number of an employee of an organization;
or
3. publicly available and is specified by the regulations.

Our Privacy Policy applies to all of Mortgage Professionals Canada's Board of Directors and employees. As well, we enter into confidentiality or contractual agreements with third parties which are engaged to perform services on our behalf and to whom we transfer personal information for processing.

B. INTERNET USAGE

You can visit Mortgage Professionals Canada's website at www.MortgageProsCan.ca to learn about our organization, research our products and services, and use our online tools without telling us who you are or revealing any identifiable information. We generally do not require visitors to identify themselves in order to browse our website. However, we may automatically collect certain technical information, such as IP addresses, browser type, device information, referring website, pages visited, and the date and time of your visit to help operate, maintain, secure and improve our website.

We use this technical information to understand how our website is used, improve our website's performance and content, enhance the user experience, and generate aggregate or anonymized information that helps Mortgage Professionals Canada improve its programs and services, support planning and decision-making, and, where appropriate, communicate aggregate trends to sponsors, potential sponsors and other organizations without identifying individual members or customers.

Cookies and similar technologies help us remember your preferences, understand how visitors use our website, improve website functionality, enhance user experience, and support analytics. You may manage or disable cookies through your browser settings; however, doing so may affect the functionality of certain website features. We may use trusted third-party providers of analytics, communications and marketing services that use cookies or similar technologies to help us understand website usage, improve our website and services, and support the purposes identified in this Privacy Policy.

In addition, Mortgage Professionals Canada may provide links to other websites managed by third parties/may permit third parties to offer users subscriptions/registration-based services through its website. As Mortgage Professionals Canada cannot control or be responsible for the actions or policies of such third parties, you should check the applicable privacy policy of such third parties when visiting their websites or when providing any personal information to them. Please also note that we cannot control or prevent the use of cookies or any information obtained through cookies by such third parties.

By becoming a member or customer, requesting information, or registering for events or purchasing courses offered by Mortgage Professionals Canada, you are giving Mortgage Professionals Canada permission to contact you at the address, email and/or phone number provided, to the extent permitted by other applicable laws, including CASL and the Unsolicited Telecommunications Rules.

Finally, please be advised that information voluntarily disclosed online in discussion areas/other public areas of Mortgage Professionals Canada's website can be collected, used and disclosed by third parties. Any submissions made to discussion areas/other public areas on Mortgage Professionals Canada's website are done at the user's risk and on the understanding that such information may be accessible to third parties. We cannot control and will not be liable for any damages that may arise from such user activity.

C. TEN PRINCIPLES

Our Privacy Policy is based upon and applies the ten principles of PIPEDA as follows:

1. ACCOUNTABILITY

Mortgage Professionals Canada is responsible for personal information under its control and has designated the Vice President, Finance and Administration as the Chief Privacy Compliance Officer accountable for its compliance with the Privacy Policy. The Chief Privacy Compliance Officer can be reached by regular mail at:

ATTENTION: Chief Privacy Compliance Officer
Mortgage Professionals Canada (Privacy Office)
6 Ronrose Drive, Suite 302
Concord, ON L4K 4R3

Or by e-mail at: info@mortgageproscan.ca

1.1 To fulfill our responsibility for personal information under our control, we have implemented the following policies and practices to give effect to our Privacy Policy, including:

- a) implementing procedures to protect personal information, as discussed in section 7 below on “Safeguards”;
- b) developing information to explain the organization’s policies and procedures, as discussed in section 8 below on “Openness”;
- c) establishing procedures to receive and respond to complaints and inquiries, as discussed in sections 9 and 10 below on “Individual Access” and “Challenging Compliance”; and
- d) training our employees and communicating to our employees information about our policies and practices.

1.2 We remain responsible for personal information in our possession or custody, including information that we transfer to a third party for processing. As such, we enter into confidentiality or contractual agreements with third parties requiring third parties to provide a level of security comparable to that provided under our Privacy Policy.

1.3 We may share personal information with trusted service providers, membership benefit providers, affinity partners and other organizations that assist us in delivering our products, services, member benefits, communications and operations, subject to appropriate contractual, organizational and technical safeguards and, where required by law, your consent. We limit the personal information shared to that which is reasonably necessary for those third parties to perform their services or administer the applicable member benefit, or fulfill the purposes described in this Privacy Policy.

2. IDENTIFYING PURPOSES

We are committed to identifying the purposes for which personal information is collected at or before the time the information is collected and to documenting the purposes for which personal information is collected.

2.1 We collect personal information for the following general purposes:

- a) *to communicate information about Mortgage Professionals Canada products, services and activities:*

Mortgage Professionals Canada may produce new products and services, such as newsletters, publications, research reports, educational programs, webinars, conferences, events and other resources. We use your personal information to communicate information about these products, services and activities through appropriate communication channels, including email and other electronic communications where permitted by law. If you do not want Mortgage Professionals Canada to use your personal information for these optional purposes, please contact the Chief Privacy Compliance Officer using the contact information set out in section 1.

- b) *to effectively provide membership services:*

Mortgage Professionals Canada maintains personal information necessary to administer memberships, communicate with members, provide and administer member benefits, facilitate access to member benefit programs offered directly by Mortgage Professionals Canada or through trusted benefit providers, respond to inquiries, administer educational programs and professional designations, process registrations, confirm enrolment, deliver services, and otherwise support the member relationship, including, verifying eligibility for member benefits and, where necessary, sharing information with trusted membership benefit providers to administer those benefits.

- c) *to effectively fulfill transactions:*

Mortgage Professionals Canada uses personal information to process registrations, memberships, purchases, certifications, digital credentials, educational records, payments, renewals, accounting, billing, collections, refunds and other transactions necessary to provide requested products and services.

- d) *to improve the relevance and effectiveness of our communications:*

Mortgage Professionals Canada may use personal information to personalize communications and improve the relevance and effectiveness of our marketing and member communications. This may include using trusted third-party marketing, advertising and communications platforms to create, manage or suppress audiences so that individuals receive communications and advertisements that are more relevant to their relationship with Mortgage Professionals Canada, including avoiding advertisements

for products, services or educational programs an individual has already purchased, completed, registered for, renewed or is otherwise not eligible to receive.

Mortgage Professionals Canada implements reasonable technical, organizational and contractual safeguards appropriate to the sensitivity of the information when using these services.

e) *to improve our products, services and member experience:*

Mortgage Professionals Canada may use personal information and, where appropriate, aggregated or anonymized information to better understand how our products, services, educational programs, websites and communications are used, to improve their effectiveness, develop new offerings, enhance the member experience, and support internal reporting, analytics and business planning.

f) *for optional purposes:*

Mortgage Professionals Canada may use personal information, with your consent where required, to provide information about additional products, services, educational opportunities or events offered by Mortgage Professionals Canada or trusted third-party partners that may be of interest to you.

You may decline or withdraw your consent for these optional communications at any time, subject to applicable law.

2.2 New Purposes:

Mortgage Professionals Canada will only use personal information for the purposes identified in this Privacy Policy or as otherwise permitted or required by applicable law. Where we intend to use personal information for a materially different purpose that is incompatible with the original purpose for which the information was collected, we will identify the new purpose and obtain consent where required by applicable law.

3. CONSENT

We are committed to obtaining your consent for the collection of your personal information and the subsequent use or disclosure of this information, unless otherwise permitted by law. To this end, our employees are instructed to provide information about how we use personal information to all individuals who inquire, as well as obtain the consent of those who provide their personal information.

3.1 In obtaining consent, we make a reasonable effort to ensure that you are advised, in a manner that can be reasonably understood, of the purposes for which the information will be used.

3.2 You may withdraw your consent at any time, subject to legal or contractual restrictions and reasonable notice, by contacting Mortgage Professionals Canada's Chief Privacy Compliance Officer at the address set out in Section 1.

3.3 Please be advised that at no time does your relationship with us requires you to provide personal information if you do not wish to do so. We will only require you to consent to the collection, use or disclosure of personal information as a condition to our providing products or services to you if such collection, use or disclosure is required in order to fulfill the identified purposes.

Note: In certain circumstances personal information can be collected, used or disclosed without your knowledge and consent. For example, legal, medical or security reasons may make it impossible or impractical to seek consent. When information is being collected for the detection and prevention of fraud or for law enforcement, seeking consent might defeat the purpose of collecting the information. Seeking consent may be impossible or inappropriate if you were a minor, seriously ill, or mentally incapacitated. In addition, we may not be able to seek consent if we do not have a direct relationship with you. For example, seeking consent may be impractical for a charity or a direct-marketing firm that wishes to acquire a mailing list from another organization. In such cases, the organization providing the list would be expected to obtain your consent before disclosing personal information.

4. LIMITING COLLECTION

We limit the collection of personal information to that which is necessary for the general purposes noted above in section 2 on “Identifying Purposes”, and only by fair and lawful means.

4.1 We do not collect personal information indiscriminately. Both the amount and the type of information we collect is limited to that which is necessary to fulfill the general purposes noted above in section 2 on “Identifying Purposes”.

5. LIMITING USE, DISCLOSURE, SALE AND RETENTION

Mortgage Professionals Canada does not use, disclose or sell personal information except for the purposes for which it was originally collected, with your consent, or as otherwise permitted or required by law. We retain personal information only for as long as necessary to fulfill those purposes or to meet legal, regulatory or operational requirements.

5.1 Please note that PIPEDA permits us to disclose your personal information without your knowledge or consent for the purpose of collecting a debt owed by you to us.

5.2 We will retain personal information that has been used to make a decision about you for as long as is necessary to allow you access to the information after the decision has been made.

5.3 We will retain personal information that is the subject of a request for as long as is necessary to allow you to exhaust any recourse under PIPEDA that you may have.

6. ACCURACY

We are committed to maintaining as accurate, complete and up-to-date personal information as is necessary for the purposes for which it is to be used. If you are aware of changes to the personal information you have given us, simply write or email us at the address set out in Section 1 above regarding the changes and we will update our records accordingly.

6.1 In determining the extent to which personal information shall be accurate, complete and up-to-date, we will take into account the use of the information and your interests. We will also seek to minimize the possibility that inappropriate or incorrect information may be used to make a decision about you.

6.2 We will not routinely update personal information, unless it is necessary to fulfill the purposes for which the information was collected or we receive notification from you to do so.

7. SAFEGUARDS

We have developed and implemented security safeguards commensurate to the level of sensitivity of the personal information to protect the personal information.

7.1 We have implemented security safeguards to protect personal information against such risks as loss or theft, as well as unauthorized access, disclosure, copying, use or modification.

7.2 Mortgage Professionals Canada protects personal information with physical security measures, such as locked filing cabinets and restricted access to areas where personal information is stored.

7.3 Mortgage Professionals Canada protects personal information with organizational security measures, such as limiting access on a “need-to-know” basis. In addition to ensuring our employees are aware of the importance of maintaining the confidentiality of your personal information, we also enter into confidentiality or contractual agreements with third parties to whom we provide your personal information.

7.4 Mortgage Professionals Canada uses technological security measures, including encryption, authentication, passwords, secure cloud services and access controls to prevent unauthorized access to personal information stored on computer systems.

7.5 When disposing of or destroying personal information which is no longer needed, Mortgage Professionals Canada ensures that appropriate measures are taken regarding the disposal or destruction so as to prevent unauthorized parties from gaining access to the personal information.

8. OPENNESS

We make specific information about our policies and practices relating to the management of your personal information readily available to you.

8.1 Mortgage Professionals Canada is pleased to answer any questions that you may have regarding its policies and practices with respect to the management of personal information. Please forward any questions in writing or email to the address set out in Section 1 above.

8.2 Mortgage Professionals Canada makes information about its policies and practices easy to understand by including:

- a) the name or title, and address, of the person accountable for its compliance with the Privacy Policy and to whom inquiries or complaints can be forwarded;
- b) the means of gaining access to personal information held by Mortgage Professionals Canada;
- c) a description of the type of personal information held by Mortgage Professionals Canada, including a general account of its use;
- d) a copy of any brochures or other information that explain Mortgage Professionals Canada's policies, standards or codes; and
- e) what personal information is made available to related organizations.

9. INDIVIDUAL ACCESS

Upon receipt of a written request, we will inform you of the existence, use and disclosure of your personal information and will give you access to that information. You will be able to challenge the accuracy and completeness of the information and have it amended as appropriate.

9.1 Upon receipt of your written request, we will provide an account of the use that has been made or is being made of your personal information and an account of the third parties to which it has been disclosed. When it is not possible to provide a list of the third parties to which we have actually disclosed your personal information, we will provide a list of organizations to which we may have disclosed your personal information.

9.2 In responding to your written request, we may require you to provide sufficient information to permit us to verify your identification before we provide an account of the existence, use and disclosure of your personal information. Please forward your request in writing or email to the address set out in Section 1 above.

9.3 Within 30 days after receipt of your written request, we will either respond to your query or send you a notice of extension, advising you of the new time limit, the reasons for extending the time limit and your right to make a complaint to the Commissioner. We may extend the time limit for a maximum of 30 days if meeting the time limit would unreasonably interfere with our activities or is impracticable because we need to undertake consultations necessary to respond to your query. Or, we may extend the time limit for whatever period is necessary to convert the personal information into an alternative format.

9.4 We will respond to your written request at no or minimal cost to you. If there is a cost involved for the transcription, reproduction or transmission of your personal information, we will inform you of the approximate cost beforehand and will only proceed if you have advised us that

the request is not being withdrawn.

9.5 The requested information will be provided or made available in a form that is generally understandable. For example, if we use abbreviations or codes to record information, we will provide an explanation of such abbreviations or codes.

9.6 When the accuracy or completeness of your personal information is successfully challenged, we will amend your personal information as required. Any unresolved challenges will be recorded in your file. Where appropriate, the amended information or the existence of the unresolved challenge will be transmitted to third parties having access to the information in question.

9.7 In certain situations, we may not be able to provide access to all the personal information we hold about you. Exceptions may include information that is prohibitively costly to provide, information that contains references to other individuals, information that cannot be disclosed for legal, security or commercial proprietary reasons, and information that is subject to solicitor-client or litigation privilege. The reasons for denying access will be provided to you upon request, along with any recourse that you may have under PIPEDA.

10. CHALLENGING COMPLIANCE

As noted above, Mortgage Professionals Canada is responsible for personal information under its control and has designated its Chief Privacy Compliance Officer as the person accountable for its compliance with the Privacy Policy. A challenge concerning compliance with PIPEDA can be addressed to Mortgage Professionals Canada's Chief Privacy Compliance Officer at the address provided in Section 1 above.

10.1 We have procedures in place to receive and respond to complaints or inquiries about our policies and practices relating to the handling of personal information.

10.2 We inform individuals who make inquiries or lodge complaints of the existence of the existence of relevant complaint procedures.

10.3 We investigate all complaints. If a complaint is found to be justified, then we take appropriate measures to resolve the matter including, if necessary, amending our policies and practices.

10.4 We reserve the right to seek legal advice where appropriate before providing a final response to inquiries or complaints.

D. CHANGES TO PRIVACY POLICY

We reserve the right to modify our Privacy Policy at our sole discretion. In particular, the Chief Privacy Compliance Officer will periodically review and modify our Privacy Policy in response to developments and changes in privacy law. Any modifications shall be effective immediately upon its publication by any means, including posting on this website. You agree to regularly review our Privacy Policy posted at this website, be aware of any modifications and be bound by the same.