

Privacy Agreement

At Denzins Financial, we take pride in the policies and procedures we use to protect the personal information we collect and maintain on behalf of our clients. Access to personal information is granted to our agents under the *Personal Information Protection and Electronic Documents Act (PIPEDA)*. We will not sell your information unless you give us permission to do so.

Information Collection and Use

To better understand your financial needs and make you aware of new services that could help you reach your goals, we collect personal information from a variety of sources. Some personal information we collect and some of the reasons we collect it include:

- Information received from you via applications or other forms. This information could include, but is not limited to:
 - a) data about you, such as your name, address and contact telephone numbers;
 - b) unique identifiers such as your social insurance number, which we use to fulfill regulatory and other governmental obligations and to distinguish you from other clients with similar names;
 - c) data to help us serve you better, such as your income, employment, age, net worth, investment objectives, and banking information (which we need to know in order to complete transactions with you and on your behalf as you may request).

- Information about your application and experience with Denzins Financial or our affiliates. This information may include your account balance, account activity, and usage of various services. We collect this information in order to provide the services you have requested, and to help us determine how we or other non-affiliated companies may be of additional service to you.

- Information we receive from a consumer reporting agency or other source, which may include account information and/or information about your creditworthiness. We use this information to help us determine the terms of credit that would be appropriate to offer you.

Guidelines for Information Disclosure

1. Denzins Financial may give it to credit bureau agencies, financial institutions, insurers, private investors, a life insurance company and, with my consent, to other parties^ (see below),
2. Denzins Financial may use it to determine my financial situation,
3. Denzins Financial may use it for any purpose related to the provision to me of services I request from Denzins Financial. Denzins Financial may also give it to anyone who works with or for you^, but only as needed for the provision of those services.
4. Denzins Financial may use my social insurance number as an aid to identify me with credit bureau agencies and other financial institutions for credit history file matching purposes.
5. Denzins Financial may use my information to promote your services to me. Denzins Financial may also add it to client lists you prepare and use for this purpose. Files are kept a minimum of three (3) years.

Initials

We share consumer information with our partners such as lenders, insurers, credit bureau agencies and a life insurance company, etc.

Denzins Financial will not use or disclose personal information for purposes other than those for which it was collected, except with the consent of the individual or as required or permitted by law.

Denzins Financial reserves the right to amend this Privacy Agreement without notice.

An Ongoing Commitment

We hope this information is useful to you. Confidentiality is the key to a strong relationship between you and Denzins Financial, and we are committed to protecting your privacy.

Credit Bureau Consent:

I/We the undersigned, declare the information provided with respect to my/our mortgage application is a true & complete representation of my/our financial situation. I/We understand that it is being used to determine my/our credit responsibility and to evaluate and respond to my/our request for mortgage financing. I/We authorize Denzins Financial to obtain a credit report. I/We also authorize Denzins Financial to exchange such credit information for the purpose of securing mortgage financing to potential mortgage lenders, mortgage insurers or service providers. Denzins Financial is authorized to retain the application and credit information whether or not the mortgage is approved.

I have read, understood, and received a copy of the privacy agreement.

Print Name

SIGNATURE

Date

1-888-627-0666

Fax: 902-228-2975

Denzins Financial (NS Mortgage Brokers Lic.#081209190)

^ You may advise my Realtor/ Builder/ Financial Planner _____ about the progress of my application.
(Real Estate Associate / Builder / Financial Planner's Name)