

# Client Consent

Your privacy is important to us. This document sets out certain privacy practices we follow, including what type of information is collected, how the information is used, and with whom the information is shared.

For the purposes hereof, the term "Invis" means Invis Inc., its successors and assigns. The terms "we", "our" and "us" designate individually and collectively the brokerage and your independent mortgage consultant (the "Consultant"). The terms "you" and "your" designate individually and collectively each of the undersigned identified below.

## COLLECTION, USE AND DISCLOSURE OF YOUR PERSONAL INFORMATION

When you apply for any loan, mortgage, credit facility and/or other related products and services that we may offer (the "Products and Services"), you acknowledge and agree that:

1. We may collect personal information from you and/or about you, such as:
  - a) your name, address, telephone number, occupation, employer's name, birth date and social insurance number;
  - b) identification, such as a valid driver's license or passport;
  - c) your annual income, assets, liabilities and credit history;
  - d) information about how you intend to use the Products and Services;
  - e) information about third parties, such as your spouse, if you are applying for certain Products and Services; and
  - f) information about beneficial owners, intermediaries and other parties.
2. We may collect your personal information, and use it, and disclose it to any person or organization as often as required for the following purposes:
  - a) to confirm your identity;
  - b) to determine your eligibility for our Products and Services, as well as their suitability for you;
  - c) to share such information with financial institutions in connection with the administration and management of the Products and Services that you have requested; as well as convey the undersigned's credit file to credit reporting and assessment agencies, insurers of credit products or other lenders, as applicable;
  - d) to verify the accuracy and authenticity of the information that you have provided to us or that we have otherwise obtained about you by any reasonable means (including, for example, verifying any applicable information with your employer or your references);
  - e) to satisfy legal and regulatory requirements that we believe are applicable to us, including the requirements of any self-regulatory organizations to which we belong;
  - f) to enable interested persons or companies to carry out due diligence audits in the event of the sale, disposal or any other transfer of our business or assets or enable the conclusion and execution of any transaction in that respect; and including the transfer of information from Invis to the Consultant in the event that relationship ends.
  - g) where required by law; authorise Invis to retain, use and exchange information without the undersigned's consent.
  - h) to provide you, in an ongoing manner, with the Products and Services that you have requested;
3. We may use your social insurance number to: (i) confirm your identity; and (ii) verify and report credit information to credit bureaus and credit reporting agencies;
4. We do not directly provide all the Products and Services. For example, we rely on assessment agencies, real estate appraisers, financial institutions, public registers, employers, credit reporting and collection agencies, professionals, our subsidiaries and affiliated companies, as well as, other third parties to provide you with the Products and Services (our "Providers"). You acknowledge that we may disclose information about you to our Providers in order for us to provide you with the Products and Services;
5. You acknowledge that we and our Providers may contact you (including, but not limited to, via telephone, facsimile, mail and email or other electronic means) on an ongoing basis to occasionally provide you with information about the Products and Services, news, events and other important messages that might be of interest to you, including but not limited to, products provided by Unitas Insurance Services Limited. You agree that Invis and our Providers can do so even if you may have registered your telephone number(s) in the National Do Not Call Registry;
6. We may receive compensation (in the form of money or other consideration) from our Providers or from third parties which may vary relative to the interest rate and term, or product(s) and service(s) accepted by you; or volume of business or efficiency ratios we may have with a lender;
7. You will pay all applicable legal, property, appraisal, registration and other fees and other expenses incurred in connection with Products and Services that you have requested, regardless of whether such Products and Services are approved or funded. The Consultant will discuss such fees and expenses with you in advance of their occurrence;
8. You will advise us promptly of any changes related to your information so that we may update our files accordingly; and
9. All of the information that you provide to us is accurate and complete, and that we may rely exclusively on such information for the uses described in this document;
10. You jointly and severally release and indemnify us and save us harmless against and from any claims in damages or otherwise arising from or in connection with the collection, use or disclosure of your personal information.

## WITHDRAWAL OF CONSENT AND QUESTIONS

Subject to our legal, regulatory and contractual requirements, you can withdraw or otherwise amend the consent that you provided above, including your consent with respect to the collection, use and/or disclosure of your information, at any time by contacting our Privacy Officer (see contact details below). Depending on the circumstances, however, any withdrawal or amendment to your consent may prevent us from providing you, or continuing to provide you, with: (i) our Products and Services; or (ii) information that may be of value to you. If you have any questions with respect to the contents of this document, including the collection, retention, use and disclosure of your personal information as described herein, please contact our Privacy Officer at: Invis Inc., 5770 Hurontario St., Suite 600 Mississauga, ON L5R 3G5, or at 1.866.854.6847 or by visiting [www.invis.ca](http://www.invis.ca). You should also review Invis' Privacy Policy; it can be accessed at [www.invis.ca/privacy-policy](http://www.invis.ca/privacy-policy).

## ACKNOWLEDGEMENT

By signing this form, you acknowledge that you have read and understood the terms and conditions in this document, and you hereby freely consent and agree to: (i) comply with such terms and conditions, and (ii) authorize such collection, use and disclosure of your personal information for as long as necessary for the purposes set out herein and/or for any other period prescribed by law, even if you no longer do business with us or obtain any of our products and services. If you have provided information about another person or organization within the scope hereof, you further confirm that you are duly authorized to do so.

\_\_\_\_\_  
Applicant Name (please print)

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

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Applicant Name (please print)

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Applicant Signature

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Date

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Date

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Applicant Name (please print)

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Applicant Signature

\_\_\_\_\_  
Date

# APPENDIX to Client Consent Alberta Relationship Disclosure



## WE WILL ACT AS AN INTERMEDIARY BETWEEN YOU AND LENDER(S).

Our responsibilities to you in an intermediary relationship include:

- be honest;
- exercise reasonable care and skill;
- gather your intended property and financial information to determine the lending options available to you;
- disclose and explain finance options for your consideration;
- complete and submit documentation to the lender; and
- keep you informed of the progress of your application.

## OUR RESPONSIBILITIES TO THE LENDER ARE:

- be honest;
- exercise reasonable care and skill;
- complete and submit documentation to the lender;
- disclose what steps were taken to verify information and documentation as part of the application process; and
- keep the lender informed of the progress of the application.

This Relationship applies to a specific transaction. It begins on the date of signing and ends on the funding of the loan, mortgage or other financing.

## END TO THE CONSENT AGREEMENT:

Your consent is provided for us to collect, retain, use and exchange your Personal Information to obtain a loan, mortgage, credit facility and/or other related product and/or service we may offer (“Products and Services”). This agreement shall end at the earlier of any of the following events, except for those provisions that are specifically indicated, or that are legally required to survive the end of this agreement;

- we both agree in writing to an earlier end date
- our license to deal in mortgages is suspended or cancelled
- we are bankrupt, insolvent, or we are in receivership
- you materially breach this agreement and we give you written notice to end it, or we materially breach this agreement and you give us written notice to end it.
- the funding or provision of the Products and Services you have requested

Should the agreement end for any of the above reasons, our rights and your rights under this agreement will not be affected.

Our roles and responsibilities are regulated by the REAL ESTATE COUNCIL OF ALBERTA (RECA).

For more information about RECA please visit [www.reca.ca](http://www.reca.ca) - Consumers

_____ Applicant Name (please print)	_____ Applicant Signature	_____ Date
_____ Applicant Name (please print)	_____ Applicant Signature	_____ Date
_____ Applicant Name (please print)	_____ Applicant Signature	_____ Date
_____ Applicant Name (please print)	_____ Applicant Signature	_____ Date