

## PRIVACY POLICY

The Personal Information Protection and Electronic Documents (PIPED) Act sets out the ground rules for the collection, use and disclosure of personal information in the course of business activities. It balances an individual's right to privacy with an organization's needs for personal information for legitimate business purposes. All Mortgage Alliance consultants and franchises must adhere to the rules and regulations provided for in the Act.

### THE ACT in BRIEF:

All consultants and franchises of Mortgage Alliance must obtain an individual's consent as per The Credit Bureau and Your Responsibilities Policy, when they collect, use or disclose the individual's personal information. The individual has a right to access personal information held by an organization and to challenge its accuracy, if need be. Personal information can only be used for the purpose for which it was collected. If an organization is going to use it for another purpose, consent must be obtained again. Individuals should also be assured that their information will be protected by specific safeguards, including measures such as locked cabinets, computer passwords and encryption.

An organization is responsible for the protection of personal information and the fair handling of it at all times, throughout the organization and in dealings with third parties. Care in collecting, using and disclosing personal information is essential to continued consumer confidence and good will.

### The 10 principles that we must follow are:

1. Accountability
2. Identifying purposes
3. Consent
4. Limiting collection
5. Limiting use, disclosure and retention
6. Accuracy
7. Safeguards
8. Openness
9. Individual access
10. Challenging compliance

### How to fulfill your responsibilities:

1. Obtain consent from individuals whose personal information is collected/used/disclosed.
2. Communicate in a manner that is clear and can be reasonably understood.
3. Record the consent received ( e.g. copy of an email, copy of checkoff box).
4. Never obtain consent by deceptive means.
5. Do not make consent a condition for supplying a product or service, unless the information requested is required to fulfill an explicitly specified and legitimate purpose.
6. Explain to individuals the implications of withdrawing their consent.
7. Ensure that employees collecting personal information are able to answer an individual's questions about the purposes of the collection.
8. Protect personal information against loss, theft, unauthorized access, disclosure, copy, use or modification, regardless of the format in which it is held.

### It is an offense to:

1. Destroy personal information that an individual has requested.
2. Retaliate against an employee who has complained to the Privacy Commissioner.
3. Obstruct a complaint investigation