



Privacy Agreement

At Mortgage Alliance Meridian Pacific, we take pride in the policies and procedures we use to protect the personal information we collect and maintain on behalf of our clients. Among our offices and home offices, access to personal information is granted only to qualified individuals to provide services to our clients, or to serve other legitimate business needs. We have implemented physical, electronic, and organizational measures to help protect your personal information from unauthorized access, unlawful processing, and accidental loss, destruction or alteration. We will not sell your information or authorize any other company or person to contact you to solicit any other business 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. The kinds of personal information we collect and some of the reasons we collect it include:

- Information we receive from you via applications or other forms. This information could include, but is not limited to: (a) data about who you are and how to contact you, such as your name and address; (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; and (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 Meridian Pacific Mortgages Inc. 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. You* 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. You* may use it to determine my financial situation,
3. You* may use it for any purpose related to the provision to me of services I request from you*. You* may also give it anyone who works with or for you^, but only as needed for the provision of those services.
4. You* 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. You* may use my information to promote your services to me. You* may also add it to client lists you* prepare and use for this purpose. Files are kept a minimum of three (3) years

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

* 'You' - means Mortgage Alliance &/or its brokers/agents

Initials

We share consumer information with other companies, including our affiliates that assist us with a variety of business activities, including account administration, customer service, transaction processing, processing and delivery of account statements, and delivery of investments and services. For example, we may disclose certain information to an insurance company in order to complete a transaction you initiated.

Meridian Pacific Mortgages Inc. 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. We may make these disclosures in any country, as required or permitted by law.

Mortgage Alliance Meridian Pacific reserves the right to amend this Privacy Agreement without notice.

An Ongoing Commitment

This privacy statement is always available on our website, www.meridianpacific.ca

We hope this information is useful to you. Confidentiality is the key to a strong relationship between you and Meridian Pacific Mortgages Inc., and we are committed to protecting your privacy. If you need clarification regarding this policy please contact the Meridian Pacific Mortgages Inc. privacy officer.

Privacy Officer Suite 595,1333 West Broadway Vancouver, B.C. V6H 4C2 604.730.5020

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 Mortgage Alliance Meridian Pacific (hereafter referred to as MAMP) to obtain a credit report. I/We also authorize MAMP to exchange such credit information for the purpose of securing mortgage financing to potential mortgage lenders, mortgage insurers or service providers. Mortgage Alliance Meridian Pacific is authorized to retain the application and credit information whether or not the mortgage is approved.

I/ we further acknowledge and agree that each potential mortgage lender, mortgage insurer, or service provider to whom you provide the mortgage application and/ or my/ our personal information is permitted to receive such application and information and maintain records relating to me/ us and my/ our mortgage application and hold, use, communicate, and disclose personal information about me/ us, including my/ our Social Insurance Number (SIN) if I/ we provide it, and disclose personal information from me/ us, you, and from third persons, including credit bureau, credit reporting, and collection agencies, financial institutions, my/ our past and present employers, creditors, and tenants, my/ our spouse or any other person who has information about me/ us for the purposes of recording, evaluating, and responding, to my/ our application for the mortgage financing or related activities and I/ we specifically consent to the release and disclosure of personal information by such persons to and among you and each potential mortgage lender, mortgage insurer, or other service provider.

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

Print Name

SIGNATURE

Date

