



LEAGUE SAVINGS AND MORTGAGE

A Credit Union Company

(FORM A115)

CONSENT AND AUTHORIZATION TO USE PERSONAL INFORMATION

1. I/We have applied to League Savings and Mortgage Company ("League Savings") for a financial product and/or service, and/or will be providing a guarantee in support of a financial product. In connection with this application to League Savings, I/we hereby consent to and authorize League Savings to:
 - a) verify, confirm, collect, use, and/or disclose any information contained in an application for the purpose of making such inquiries and decisions in connection with the application;
 - b) in the case of a mortgage or loan application, request, collect and obtain from League Savings or its affiliates; any person; credit reporting agency; insurer; financial institution; or any other entity as may be required, any information to verify and confirm the state of my/our financial affairs;
 - c) collect, use and disclose my/our personal information for the following purposes:
 - to understand my/our needs;
 - in the case of a mortgage or loan application, to evaluate my/our credit standing and to share or exchange reports and information with credit reporting agencies, insurers and/or other financial institutions;
 - to determine my/our suitability and eligibility for products and services including loan insurance;
 - to promote and offer League Savings products and services to me/us, or those of others that League Savings believes may be of interest to me/us;
 - to meet legal and regulatory requirements;
 - to investigate and adjudicate insurance claims, fraudulent and/or other illegal activities;
 - to provide ongoing service to me/us and provide my/our personal information to anyone who works with or for League Savings but only as needed for providing services to me/us;
 - where my/our account has originated through a credit union or broker/agent, to release periodic information on these accounts to the referring source to enhance the level of service provided to me/us; and
 - to protect my/our interests and the interests of League Savings.

"Personal information" means information that identifies me/us as a customer of League Savings and includes, without limitation, information I/we have provided to League Savings and information obtained from the others with my/our consent.

2. In addition to the consent and authorization above, I/we hereby understand and acknowledge that if my/our account is referred by a credit union or broker/agent, that League Savings may pay a referral fee to the referring source as compensation for its role of referring business to League Savings, however no such referring source owns more than 10% of League Savings.
3. I/we consent and authorize League Savings, at its sole option and without further notice to me, to refer the application to another lender ("alternate lender") who may approve the application on terms and conditions acceptable to it. For this purpose, I/we consent to and authorize:
 - a) League Savings to release to the alternate lender any information, including my/our personal information that League Savings has collected concerning the loan application;
 - b) The release of the details by the alternate lender of the loan application, if approved, to my/our real estate agent, if applicable; and
 - c) At the request of League Savings, the release of information to League Savings by the alternate lender respecting the mortgage from time to time such as the outstanding balance, where the mortgage is obtained through the alternate lender.
4. I/we consent and authorize League Savings, at its sole option and without further notice to me/us, to disclose my/our personal information to the credit union or broker who referred me/us. For this purpose, I/we consent to and authorize League Savings to release to the referring credit union or broker/agent any information, including my/our personal information that League Savings has collected in connection with my/our application to League Savings.

5. I/We acknowledge that I/we may withdraw my/our consent to the above at any time by providing written notice of such withdrawal to League Savings. I/We further acknowledge that the withdrawal of my/our consent will have the following consequences:
- a) Withdrawal of my/our consent in relation to paragraphs 1 and 2 hereof will prevent League Savings from processing my/our application, and will result in a rejection of such application;
 - b) Withdrawal of my/our consent in relation to paragraph 3 hereof will prevent League Savings from referring my/our application to any alternate lenders in the event that League Savings does not accept my/our application; and
 - c) Withdrawal of my/our consent in relation to paragraph 4 hereof will prevent League Savings from sharing my/our personal information with the referring credit union or broker/agent, with the result that they may not be able to contact me/us in relation to products and services which may be of interest to me/us.
6. From time to time, League Savings may wish to send me/us commercial electronic messages to promote and offer products and services to me/us. I/we understand that I/we may unsubscribe from receiving these messages at any time.

Please complete the following section in full:					
<input type="checkbox"/> Yes, I/We do. <input type="checkbox"/> No, I/We do not. <input type="checkbox"/> Does not apply.	If your loan application is for a real property mortgage, do you consent to the referral of your application to an alternate lender as described in paragraph 3 above?				
<input type="checkbox"/> Yes, I/We do. <input type="checkbox"/> No, I/We do not.	Do you consent to League Savings sharing your personal information with the credit union or broker/agent who referred you, so that they may contact you regarding their products and services as described in paragraph 4 above?				
<input type="checkbox"/> Yes, I/We do. <input type="checkbox"/> No, I/We do not.	Do you consent to League Savings sending you commercial electronic messages to promote their products and services to you as described in paragraph 6 above?				
<div style="text-align: right; margin-bottom: 20px;"> DATED _____, 20____. </div> <table style="width: 100%; border: none;"> <tr> <td style="width: 45%; border: none; vertical-align: top;"> _____ Witness </td> <td style="width: 55%; border: none; vertical-align: top;"> _____ Signature of Applicant or Guarantor _____ Name of Applicant or Guarantor (please print) </td> </tr> <tr> <td style="border: none; vertical-align: top;"> _____ Witness </td> <td style="border: none; vertical-align: top;"> _____ Signature of Co-Applicant _____ Name of Co-Applicant (please print) </td> </tr> </table>		_____ Witness	_____ Signature of Applicant or Guarantor _____ Name of Applicant or Guarantor (please print)	_____ Witness	_____ Signature of Co-Applicant _____ Name of Co-Applicant (please print)
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_____ Witness	_____ Signature of Co-Applicant _____ Name of Co-Applicant (please print)				

For more information regarding League Savings' commitment to protecting your privacy including your right to limit or withdraw your consent and authorization respecting your personal information, please review League Savings' Privacy Code available at www.lsm.ca or call us at 1-800-668-2879. Our address is 6074 Lady Hammond Road, Halifax, NS, B3K 2R7.