

## YOUR PRIVACY IS OUR PRIORITY

League Savings and Mortgage Company has a long history of respecting the privacy rights of our clients. We have adopted a Code for the Protection of Personal Information (the "Privacy Code") and have in place policies and procedures to protect your privacy and your right to control the collection, use, and disclosure of your personal information.

## WHY DO WE COLLECT YOUR PERSONAL INFORMATION?

We use your personal information to help us provide the highest standards of financial service.

We collect this personal information from you directly, with your consent, and according to the terms of the product and service arrangements you have made with or through us, or in accordance with the terms of your relationship with us. Personal information is also obtained with your consent from credit bureaus, other financial institutions, and from the references you provide to us.

Your personal information is collected for one or more of the following purposes:

- to verify your identity;
- to understand your needs and eligibility for products and services;
- to open, maintain and administer your accounts and provide financial services that meet your needs;
- to obtain credit reports, evaluate your credit rating and credit worthiness, and check references;
- to administer and manage security and risk in relation to your accounts and the financial services provided to you or your relationship with us;
- to comply with legal and regulatory requirements; and
- to offer and provide you with other products and services of League Savings and Mortgage Company and of our affiliates and service suppliers.

## WHAT PERSONAL INFORMATION DO WE COLLECT?

The personal information we collect may include, but is not limited to your name, address, telephone number, email address, date of birth, gender, income, marital status, employment history, financial records, Social Insurance Number (SIN) or other government issued identification numbers, credit history, and personal information from public sources.

The law requires us to ask for your SIN when you open an interest bearing account. We also may use it to identify you with credit bureaus and other financial institutions for credit matching purposes and other purposes related to your relationship with us.

## WITH WHOM DO WE SHARE YOUR PERSONAL INFORMATION?

We only share your personal information with your consent or where we are required or permitted to do so by law. At account opening you sign a consent form which allows us to share your information with our suppliers and our partner organizations. We never sell, rent, or lease personal information to third parties.

If your account was referred to us by your credit union or financial advisor/agent, we send periodic reports to these parties to assist them in providing you with continued service. You may instruct us to discontinue these updates by sending written notice to us.

We do not keep a record when account information is disclosed through routine reporting to government agencies (for example, a T5 Statement of Investment Income and other reports to Canada Revenue Agency (CRA)) as required by legislation or regulation.

We use trusted, reputable suppliers to provide services such as, but not limited to, the following: statement printing, data processing, and payment clearing services. We provide suppliers with only the information necessary to perform the required services.

We ensure our suppliers implement security standards for personal information handling that are equal to our own, and we require them to protect your information in a manner that is consistent with our Privacy Code.

In the event our suppliers are located outside of Canada, they are subject to the laws of the foreign jurisdiction and may be required to disclose personal information in accordance with those laws.

## YOUR RIGHT TO ACCESS AND VERIFY PERSONAL INFORMATION

You have the right to access, verify and update your personal information at any time.

**Here is a summary of the 10 Principles of our Privacy code**

### 1. Accountability

We have designated a Privacy Officer who is accountable for our compliance with the principles of the Privacy Code.

### 2. Identifying Purposes

Before or at the time we ask you for personal information, we will identify the purposes for which it will be used or disclosed.

### 3. Consent

We require your knowledge and consent for the collection, use, or disclosure of personal information, except in specific circumstances as described within the Privacy Code.

### 4. Limiting Collection

The collection of personal information shall be limited to that which is necessary for the purpose identified by League Savings and Mortgage Company.

### 5. Limiting Use, Disclosure, and Retention

If you have provided explicit limited consent, your personal information shall not be used or disclosed for purposes other than those for which it was collected or as required or permitted by law. We will retain your personal information only as long as necessary to fulfill identified purposes.

### 6. Accuracy

We will endeavour to keep your personal information accurate, complete, and up-to-date.

### 7. Safeguards

We will protect your personal information with appropriate security safeguards.

### 8. Openness

We will make specific, understandable information readily available to you about our personal information protection policies and practices.

### 9. Individual Access

When you request it, we will give you access to the existence, use, and disclosure of your personal information. You are entitled to question its accuracy and completeness, and its uses.

### 10. Challenging Compliance

You are entitled to question the Privacy Officer about our compliance with any of these principles.

## YOUR CONSENT

We collect, use and disclose your personal information only with your consent, unless we are obliged or permitted by law to disclose your information.

When you apply for a new product or service, we will obtain your express consent in writing. However, on occasion, your consent may be implied. For example, we may possess and use personal information that we collected from you prior to implementing our Privacy Code for which we do not have your express written consent. However, because the information was obtained in relation to products or services that you requested, or in relation to your relationship with us, your consent to our use of such information is considered implied. In all cases, your personal information may be used for the purposes described in this brochure, including disclosure to partner organizations, unless you specifically ask us in writing to stop.

You can refuse to consent to our further collection, use or disclosure of your personal information at any time in the future by giving us written notice. However, withdrawal of your consent may limit League Savings and Mortgage Company's ability to offer services to you. As a result, in order to use certain products and services of League Savings and Mortgage Company or maintain a relationship with us, you cannot refuse our collection, use and disclosure of personal information required by League Savings and Mortgage Company and partner organizations that provide essential services to us.

You may withdraw your consent at any time by completing the Withdrawal of Consent form on this brochure and return it to League Savings and Mortgage Company.

## QUESTIONS? ASK OUR PRIVACY OFFICER

The Privacy Officer is responsible for monitoring personal information collection and data security. The employees of League Savings and Mortgage Company receive appropriate training on privacy issues and their responsibilities under the Privacy Code. The Privacy Officer also handles all privacy inquiries and personal information access requests under the Privacy Code.

Ultimate responsibility for our compliance with the Privacy Code rests with the Board of Directors.

For further information, questions or concerns about privacy, you may contact our Privacy Officer at:

Privacy Officer  
League Savings and Mortgage Company  
6074 Lady Hammond Road  
Halifax, NS B3K 2R7  
E-mail: [privacyofficer@aclsm.ca](mailto:privacyofficer@aclsm.ca)  
1-800-668-2879

## WITHDRAWAL OF CONSENT

I wish to withdraw consent to use my personal information for the following purposes\*:

- please do not: mail, email or telephone me about products and services that League Savings and Mortgage Company believes may be of interest and value to me.
- I do not consent to the release of my personal information to my Credit Union/Financial Advisor Agent.

\*I understand that if I withdraw my consent for any of the purposes noted above, League Savings and Mortgage Company may not be able to provide or continue to provide me with some products, services or information of value to me. League Savings and Mortgage Company will not, however, unreasonably withhold products or services. I understand I can change my mind regarding these choices at any time.

\_\_\_\_\_  
Name: (please print)

\_\_\_\_\_  
Signature:

\_\_\_\_\_  
Address:

\_\_\_\_\_  
Date:

\_\_\_\_\_  
Telephone Number:

For further information on your withdrawal of consent options, please contact League Savings and Mortgage Company.

# Our Privacy Commitment

## to Protect Your Personal Information

