# PRIVACY DISCLOSURE & CONSENT

### **Your Personal Information**

#### What is Personal Information?

Personal information is information that identifies you as an individual. It includes not only your name and address, age and gender, but also your personal financial records, identification numbers including your social insurance number (SIN), personal references and employment records.

### Why do we ask you for your Personal Information?

There are some purposes for using your personal information which are self-evident, such as asking for information concerning your credit history to help determine your credit worthiness if you are applying or a loan or mortgage. Self-evident, we ask you for your personal information for the following purposes:

- to understand your needs;
- to determine the suitability of products and services, provided by us or others for you;
- to determine your eligibility for products and services, provided by us or others;
- to provide you with information and offers on our products and services, or those of others, that we believe may be of interest to you; and
- to comply with the law.

## **Sharing Your Personal Information**

Your personal information is shared, to the extent permitted by law, within All Canadian Mortgage Corporations and its related companies and as authorized by the undersigned to other persons, institutions or entities deemed appropriate by ACMC in completing its role in providing or arranging financing.

I/We warrant and confirm that the information given in the mortgage application form is true and correct and I/we understand that it is being used to determine my/our credit responsibility. You are authorized to obtain any information you may require relative to this application from any sources to which you may apply and each such source is hereby authorized to provide you with such information. You are furthermore authorized to disclose, in response to direct enquires from any other lender or credit bureau, such information as you consider appropriate, and I agree to indemnify you against and save you harm from any and all claims in damages or otherwise arising from such disclosure on your part. You are also authorized to retain the application whether or not the relative mortgage or loan is approved.

#### ALL CANADIAN MORTGAGE CORPORATION

Applicant:	Date:
Co-Applicant:	Date: