

Privacy Policy

This C.M.B. Canada Mortgage Brokers Online Privacy Notice (Notice) describes how CMB collects, uses and shares information from or about you through our Canadian online interfaces (e.g. website) owned and controlled by us (“the Site”). This Notice also explains how we collect information based on your interactions with our online ads both on our Sites and on other websites.

Collecting and Using Information

Personal Information We Collect Online

Personal Information means personally identifiable information such as information you provide via forms, surveys, applications or other online fields including name, postal or email addresses, telephone, fax or mobile numbers, SIN numbers, Dates of Birth.

How We Use Personal Information

We may use Personal Information:

- to respond to your inquiries and fulfill your requests;
- to send you important information regarding the Site, changes to our terms, conditions, and policies and/or other administrative information;
- to send you marketing communications that we believe may be of interest to you;
- to personalize your experience on the Site by presenting products and offers tailored to you;
- to allow you to apply for one of our products (e.g., to prequalify for a mortgage or to apply for a credit card, line of credit, or other financial product) and evaluate your eligibility for such a product;
- to verify your identity and/or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of account and Personal Information;
- to allow you to participate in surveys, sweepstakes, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which could contain additional information about how we use and disclose Personal Information;
- to allow you to use our online financial planning tools. Please note that some of our planning tools require that you provide Personal Information to use (e.g., e-mail newsletter), whereas others do not (e.g., mortgage calculator). Information that you enter into one of these planning tools may be stored for future access and use. We will let you know when we plan to store information, and we will give you the option not to have this information saved;

- for our business purposes, such as data analysis, audits, developing new products, enhancing our Site, improving our services, identifying usage trends and determining the effectiveness of our promotional campaigns;
- for risk control, to comply with laws and regulations and to comply with other legal process and law enforcement requirements.

How Personal Information is Shared

Please see the CMB Mortgage Worksheet Application for information on how Personal Information may be shared.

Other Information We Collect Online

Other Information is any information other than Personal Information that does not reveal your specific identity or does not directly relate to an individual, such as:

- Browser information
- Information collected through cookies, pixel tags and other technologies
- Demographic information and other information provided by you such as your date of birth or household income
- Aggregated and De-identified data

How We Collect and Use Other Information

We and our third-party service providers may collect and use Other Information in a variety of ways, including:

- **Through your browser:** Certain information is collected by most browsers, such as your Media Access Control (MAC) address, device type, screen resolution, operating system version and internet browser type and version. We use this information to ensure that our Sites function properly and for security purposes.
- **Using cookies:** Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. Cookies allow us to collect information such as browser type, time spent on the Site, pages visited, and language preferences. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize your experience while visiting the Site, and to recognize your device to allow your use of our online products. We also gather statistical information about the usage of the Site in order to continually improve the design and functionality, to monitor responses to our advertisements, to understand how customers use the Site and to assist us with resolving questions regarding the Site. We may also use cookies in online advertising to monitor websites in order to select which of our advertisements or offers are most likely to appeal to you, display them to you and monitor your responses.

You can refuse to accept these cookies and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of the Site and some online products. For example, we will not be able to recognize your device and you will need to answer a challenge question each time you log on. You also may not receive advertising or other offers from us that are relevant to your interests and needs.

- **Using pixel tags, web beacons, clear GIFs or other technologies:** These may be used in connection with some Site pages, downloadable mobile applications and HTML-formatted email messages to measure the effectiveness of our communications, the success of our marketing campaigns, compile statistics about usage and response rates, and to assist us in resolving customers' questions regarding use of our Site.
- **IP Address:** Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). An IP Address is identified and logged automatically in our server log files whenever a user visits the Site, along with the time of the visit and the page(s) that were visited. Collecting IP Addresses is standard practice on the internet and is done automatically by many web sites. We use IP Addresses for purposes such as calculating Site usage levels, helping diagnose server problems, and administering the Site.
- **Aggregated and De-identified Data:** Aggregated and De-identified Data is data that the bank may create or compile from various sources, including accounts and transactions. This information, which does not identify individual customers, is used by the bank for its business purposes, which may include offering products or services, research, marketing or analyzing market trends, and other purposes consistent with applicable laws.

Additional Information

Advertising

CMB advertises on pages within the Sites as well as on other websites not affiliated with CMB. Information collected by our advertising service providers through cookies and other technologies includes the number of people who look at each of the pages on the Sites, search engine referrals, browsing patterns within the Sites, and responses to advertisements and promotions on the Sites and on websites where we advertise.

Advertising on our Sites

CMB advertises its products and services, including prescreened offers of credit, on pages within the Sites. These advertisements may take the form of banner ads, splash ads (ads that appear as you sign on or sign off of your online accounts), and other formats.

Advertising on other websites

CMB contracts with advertising companies to advertise our products and services on websites not affiliated with us.

Linking to other sites

We may provide links to non-CMB websites, such as credit bureaus or merchants. If you follow links to websites not controlled by CMB, you should review their privacy policies and other terms, as they may be different from those of our Sites. CMB does not guarantee and is not responsible for the privacy or security of these websites, including the accuracy, completeness, reliability or suitability of their information.

Social media sites

CMB provides experiences on social media platforms such as GoToMeeting[®], Twitter[®] and LinkedIn[®] that enable online sharing and collaboration among users who have registered to use them. Any content you post, such as pictures, information, opinions, or any Personal Information that you make available to other participants on these social platforms, is subject to the Terms of Use and Privacy Policies of those platforms. Please refer to them to better understand your rights and obligations with regard to such content. In addition, please note that when visiting any official CMB social media pages, you are also subject to the Terms and Conditions of CMB's Privacy Notices and User Terms.

Security

To protect Personal Information from unauthorized access and use, we use security measures that comply with Canadian Law as outlined by the Financial Services Commission of Ontario. These measures include device safeguards and secured files and buildings.

Protecting children's privacy online

The Site is not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide Personal Information through the Site. We do not knowingly collect information from children under 13 without parental consent.

Updates to this Privacy Notice

This Online Privacy Notice is subject to change. Please review it periodically. If we make changes to the Online Privacy Notice, we will revise the "Last Updated" date at the bottom of this Notice. Any changes to this Notice will become effective when we post the revised Notice on the Site. Your use of the Site following these changes means that you accept the revised Notice.

Last Updated : November 5, 2012