

Mortgage Architects Privacy Policy

Mortgage Architects values your personal information and we have adopted the following policy on how your personal information is used and maintained.

1. We collect, use and disclose your personal information for a variety of reasons: (i) to identify you and verify any information you provide us (ii) to assess your creditworthiness and eligibility for products and services (iii) to recommend particular products and services that may be of interest to you (iv) to present your mortgage application to various lenders and insurers for the purposes of securing and/or renewing a mortgage and/or related service (v) to maintain our client relationship with you so we may serve you better.
2. You understand that Mortgage Architects maintains its own file containing your personal information.
3. Your file will be kept physically at the office of your independent mortgage planner with Mortgage Architects until a loan/mortgage is funded, after which, it is scanned and sent to a Mortgage Architects corporate or licensed office for compliance review and then electronically stored on the secure Mortgage Architects computer systems. Your file will also be subject to the privacy policy of the lender that funds your mortgage review and storage, and electronically on Mortgage Architects computer systems. Your file will also be subject to the privacy policy of the lender that funds your mortgage.
4. While at Mortgage Architects the access to your file is restricted to personnel on a need-to-know basis. Our personnel are required to safeguard the confidentiality of your personal information and privacy. We have systems in place which safeguards your personal information and prevents unauthorized access.
5. Other than as provided under this privacy policy we do not share your personal information without your authorization or when permitted or required by law.
6. You will have access to your personal information upon request and you may challenge the accuracy and completeness of the information and such information will be amended as appropriate.

If you have any concerns about our privacy policy or require additional information, please contact our Privacy Compliance Officer at 1-877-802-9100.

Reimer Financial Ltd Privacy Policy

Reimer Financial Ltd values your personal information and we have adopted the following policy on how your personal information is used and maintained.

We will carefully match you to an insurer and product we believe is to be the best fit with your financial position, life stage, and goals. Our recommendation will take into consideration the following aspects of financial planning:

- Your current debts & financial needs
- Your future financial needs
- Your current assets and financial resources

Collection of Information

We will, from time to time, collect financial and other information on you. This information includes transaction-related details arising from your relationship with or through us. Be assured you can provide your personal information knowing that we will only collect the information necessary to apply for the insurance product, of your choosing.

Use of Information & Access

You authorize us and our distributor, Financial Horizons Group, to collect and maintain this information when you apply for an insurance product or service, and during the course of our relationship in order to administer the insurance product or service for which you have applied and to fulfill our legal and regulatory obligations. For these purposes, we will have to share your information with third party service, such as paramedical service providers, and insurers to whom you are applying for an insurance product or service. You have the right to obtain access to the information we hold about you on file at any time to review its content and accuracy and to have it amended as appropriate. To request access to your information, to ask questions about our privacy policies, or to request that the information not be shared or used for the purposes outlined above, you can now or anytime in the future contact us. If you are no longer our client or this agreement terminates, we may keep your information in our records so long as it is needed for the purposes described above or as long as it may be required by the law.

If you have any concerns about our privacy policy or require additional information, please contact our Privacy Compliance Officer at 306-220-9914.