

## **Gibbard Hoffart Financial Group Privacy Policy**

**A word about your privacy.** We respect your privacy. Not only do we respect it, but we also protect it. The private information you share with us stays with us. We do, however, provide or collect your information as is required by legislation to those to whom you have authorized us to release information. They include the financial institutions you've asked us to deal with, and specialized service providers (like the lawyers and appraisers, etc.). All of the above must meet our rigorous privacy standards.

### **How do we collect and use personal information?**

In order to obtain mortgage financing for you, we are required to supply the lender with specific financial and personal details about you. However, we will only do this with your written authorization. The personal details include a basic mortgage application on you and anyone else involved in the mortgage and the documents you provide to us to confirm income, down payment, etc.

### **Newsletters**

When you apply for a mortgage or request information from Gibbard Hoffart Financial Group and provide us with your contact information, you are automatically subscribed to our email newsletters and rate sheets. You may unsubscribe from the newsletter at any time by ticking the “unsubscribe” button the next time you receive an email from us.

### **Testimonials**

We may wish, from time to time, to post your comments or submissions as sample testimonials from our users, in which case we will ask for your permission in advance.

### **How do we protect your personal information?**

We collect your personal information onto servers hosted by a reputable third party website hosting company and are restricted access servers. All office computers are password protected and any physical files with any personal information are locked up in our secure storage area every day. By law, we are required to keep your information on file for 7 years. After this time expires, your files are shredded with a professional shredding company and disposed of.

### **With whom do we share your personal information?**

We may disclose personal information to our, suppliers and service providers as part of making available our website and related products and services. All such persons and entities are provided only with the information needed to perform their specific function

and may not use such information for other purposes. They are also bound by contract to maintain the confidentiality and security of personal information and are restricted from using such information in any way not expressly authorized by Gibbard Hoffart Financial Group.

### **What other organizations collect information?**

From time to time, we run promotions and contests that may be operated or administered by third party service providers on behalf of Gibbard Hoffart Financial Group Inc., in which case personal information may be collected and stored by such third party, or disclosed to such third party by us, for the purpose of the contest. If you have opted to receive marketing materials from third parties or us on your contest entry form, the information may be used to send you such marketing materials.

### **Exceptions**

We reserve the right to use and disclose personal information to comply with applicable laws and regulations and local, provincial and national governmental requests, to operate our websites properly, or to protect the rights and property of Gibbard Hoffart Financial Group Inc. and its users, sponsors, providers, or licensors.

### **Security**

We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

Gibbard Hoffart Financial Group Inc. expressly reserves the right to change this privacy policy at any time.

### **Contact Information**

For questions or concerns regarding your personal information and our privacy policy, or to update, correct or delete your personal information, please contact: Karen Gibbard  
604-313-3199 x 111 / karen@gibbardhoffart.com.