

Privacy Policy

Privacy Policy

This policy applies to Brayco Financial Inc ("we", "us" or "our"), and describes how we collect, use and disclose personal information.

This Privacy Policy applies to personal information we collect, whether through our websites, through mortgage pre-qualifications or inquiries submitted to us, or otherwise. The term "personal information" means information about an identifiable individual, subject to more particular definitions or interpretations under applicable law. Personal information generally includes the name, address, email address, and financial information relating to an individual, but generally does not include business contact information.

This Privacy Notice does not apply to personal information about employees or other temporary or permanent staff, consultants or other individuals assigned to us, or to any information that is not "personal information" as defined in or interpreted under applicable law.

Our Commitment

We are committed to protecting personal information and collecting, using and disclosing personal information only in accordance with applicable privacy legislation.

Consent

We collect, use and disclose your personal information with your consent (which may be express or implied) or as required or permitted by law. By providing us with your personal information (whether through our websites or otherwise), you consent to our collection, use and disclosure of that personal information in accordance with this policy. Subject to legal and contractual requirements and upon reasonable notice, you may withdraw your consent to our further collection, use and disclosure of your personal information by contacting our privacy officer at the address provided below. If you refuse or withdraw consent, we may be unable to provide you with certain products, services or information.

The Collection

We collect personal information, wherever appropriate, directly from you or from interactions with you, but may where necessary collect personal information

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from other sources, and from consumer reporting agencies, credit bureaus, financial institutions and real estate appraisers. The personal information we collect may include your name, address, email address, financial information, credit history and other information relevant to our provision of products and services to you, or that is relevant to a mortgage pre-qualification or inquiry you have submitted to us, either directly or through one of the mortgage brokers or agents at Brayco Financial Inc. We limit our collection of your personal information to the information that is necessary to fulfill the purposes we identify to you or as otherwise required or permitted by law.

Collection, Use and Disclosure

We collect, use and disclose your personal information so we can:

- provide products and services to you;
- process mortgage pre-qualifications and inquiries you submit to us, either directly or through one of the mortgage brokers or agents at Brayco Financial Inc;
- facilitate your relationship and business dealings with the mortgage brokers and agents at Brayco Financial Inc, and with users of our products and services;
- understand and respond to your needs and preferences, including recommending particular products and services to meet your needs;
- develop, market, sell or otherwise provide our products and services;
- establish and maintain a commercial relationship with you, including to establish your identity and to fulfill contractual obligations;
- obtain credit information, if you are applying for credit or a mortgage;
- develop, manage and improve our business and operations;
- protect us from error, breach of contract, negligence, fraud and illegal activity;
- engage in business transactions, including a purchase, sale, lease, merger, amalgamation or any other type of acquisition, disposal, securitization of financing involving us or a part of our business;
- prevent, discover and investigate violations of this privacy policy or any terms of service or terms of use, and to investigate fraud and other matters; and
- comply with legal or regulatory requirements or provisions.

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If we need your personal information for any other purpose, we will identify that purpose and obtain your consent if required by law.

Personal Information Disclosure

Our policy is that we will not disclose or sell your personal information, except as otherwise set out herein, or as permitted or required by law.

If you submit a mortgage pre-qualification or inquiry to us, either directly or through our website or one of the mortgage brokers or agents at Brayco Financial Inc, we may disclose your personal information to third parties, such as lenders, insurers, credit reporting agencies, and to our brokers, agents and their respective affiliates, for the purpose of processing your application or inquiry.

From time to time, we may disclose your personal information to service providers retained by us to perform functions on our behalf or provide services to us, including third party software providers, payment processors and hosting services.

We may also disclose your personal information to other third parties where you consent to the disclosure or where disclosure is required or permitted by law.

Personal Information Storage

Your personal information is stored either at our premises or the premises of our direct or indirect service providers. We only retain your personal information as long as it is required for the reasons it was collected or to comply with legal requirements.

Access, Inquiries and Complaints

If you wish to access or correct your personal information in our custody or control or ask a question or make a complaint about our personal information practices under this policy, please contact:

Privacy Office

Brayco Financial Inc

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Customer Questions
804 42 St SE
Calgary, AB T2A 3C6
Telephone: +1.403.606.7529

Changes

This policy may be revised from time-to-time. We recommend that you review this policy frequently to obtain the current version, and to ensure that you are aware of and accept any changes made. You may contact us at the address, email address or telephone number above to obtain a current copy of this privacy policy.

Canadian Anti-Spam Legislation Compliance

Canada's Anti-Spam Legislation (CASL) came into effect on July 1, 2014. Under this legislation, we are required to obtain your consent in order to send you email communication about latest mortgage news, events, products and services. If you have any questions, please contact us.