

# PRIVACY POLICY

## Newlywednest.com

Newlywednest.com is committed to respecting your privacy, and this document has been prepared to inform you as to how we plan to collect, use and disclose the personal information you entrust to us. It includes personal information that has been received from a third party in the course of our real estate activities for which you have given your consent. If you have any questions about this policy, please contact us at [info@newlywednest.com](mailto:info@newlywednest.com).

### **What is Personal Information?**

Personal information is information, recorded in any form, about an individual whose identity may be inferred or determined from such information. It does not include the name, title or business address or telephone number of an employee of an organization.

By providing us with your personal information, you agree that we may collect, use and disclose the information in accordance with this policy. If you do not agree with these terms, you are requested not to provide any personal information to [Newlywednest.com](http://Newlywednest.com). Since some services can only be offered if you provide personal information, if you choose not to provide us the required information, we may not be able to offer you those services.

### **Why do we collect, use and disclose your personal information?**

We collect, use and disclose personal information for one reason: to provide professional and competent real estate service to clients and customers. Specifically we collect, use and disclose your personal information in order to:

- Locate suitable properties for you to consider if buying
- Verify your identity
- Compile statistics, conduct market research and report to regulatory and industry agencies
- Comply with the law
- Comply with tax requirements

Personal information may be collected, used or disclosed for any of these identified purposes. If your personal information is not needed for one of the identified purposes, we will not use or disclose it without obtaining additional consent from you.

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

Whenever possible, we will collect personal information directly from you. Depending on how you do business with us, we may gather information from the following sources:

- From you, on a Listing Agreement and related document; for example your name, address, telephone number,

email address, property details, and mortgage information.

- From you, on a Buyer Agency Agreement (or Customer Agreement), Agreement of Purchase and Sale and related documents; for example, your name, address, telephone number, lawyer's name, and financial information.
- From your interactions with us; for example, verbally or through your written instructions to us regarding access to your property
- From mortgage brokers, lawyers or home inspectors with whom you have a relationship
- From consumer reporting agencies; for example, your credit history
- From government and other organizations that have information about transactions pertaining to your property, and its current assessed value

If you provide personal information to us or through any of the previous mentioned sources, you do so with the understanding that your personal information may be used or disclosed for the identified purposes among us, the above sources or third parties, and that [Newlywednest.com](http://Newlywednest.com) may verify such information, or obtain personal information about you by checking with government agencies, credit bureaus and other fact collecting and verifying entities to assist us for the identified purposes.

## **Your Consent**

Your knowledge and consent are required before we may collect, use or close your personal information, except in special circumstances, such as during a fraud investigation, or an investigation by the police, or in situations otherwise permitted by the law. If we are obliged to disclose information without consent, we will not disclose more information than is required.

## **How do you provide us with your consent?**

We accept any of the following as your consent for [Newlywednest.com](http://Newlywednest.com). existing use and future collection, use or disclosure of your personal information for the identified purposes:

- Your receipt of this Personal Information Policy, unless you advise [Newlywednest.com](http://Newlywednest.com) either in writing or verbally, that you do not agree with the terms stated in this policy and that you wish to opt out of all or portions of it
- Your unrestricted provision of information to [Newlywednest.com](http://Newlywednest.com) directly or through our licensed real estate salespeople
- Your express written or verbal consent as obtained through a Listing Agreement, Buyer's Agency Agreement, or an Agreement of Purchase and Sale
- Your consent as provided by your authorized representative, such as a legal representative or power of attorney

In some circumstances, your consent may be implied, for example if you have been receiving varied market newsletters, and you request a change of address to receive future newsletters, it is assumed that the consent, which you gave to us, originally remains in effect.

## **How do you withdraw your consent?**

You may withdraw your consent at any time upon reasonable notice, subject to legal or contractual restrictions. Please note, however, that withdrawing your consent may affect our ability to continue to provide you with our professional services.

To withdraw your consent, you should contact us at [info@newlywednest.com](mailto:info@newlywednest.com). Unless we hear otherwise from you, you are giving us your consent for the collection, use and disclosure of personal information as provided in this policy for the identified purposes.

### **How long do we keep your personal information?**

Your personal information is retained only as long as we need it to fulfill its identified purpose, and for a reasonable length of time thereafter in case we need to meet any potential obligations or legal or government requirements.

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

Whether stored in electronic or paper-based format, [Newlywednest.com](http://Newlywednest.com) maintains security systems to prevent any loss, modification, misuse, disclosure, or unauthorized access to your personal information. When we no longer need your personal information, we take the same care to destroy it as we do when storing it in order to prevent unauthorized access.

### **How do you access your personal information?**

You have a right to access your personal information that we have in our possession to ensure that it is as accurate and up-to-date as necessary for the identified purposes for which we use it. If any information needs to be amended to reflect a change in your situation, we make every effort to update our records.

If you want to review your personal information, please make your request in writing to Elaine Sambugaro [Newlywednest.com](http://Newlywednest.com) 3434 Yonge Street, Toronto, Ontario M4N 2M9, telling us specifically as possible which personal information you are requesting. If you believe that your personal information is not correct, you may request the appropriate change, or you may request us to delete the incorrect information.

You also have a right to know which third parties have received information from us. We will provide a list of organizations to which we may or have disclosed the information.

We will endeavour to provide requested information within a reasonable time and no later than 30 days following the request. Before granting access or making corrections, we will require sufficient information from you to allow us to confirm your identity.

### **[Newlywednest.com](http://Newlywednest.com) reserves the right to refuse your request for access to personal information if:**

- The information is protected by solicitor-client litigation privilege
- Granting access would disclose confidential business information
- Doing so would reasonably be expected to threaten the life or security of another individual
- The information was collected for purposes related to the detection and prevention of fraud
- The information was generated in the course of a formal dispute resolution process
- The information would likely reveal personal information about another individual or deceased individual
- The information is not readily retrievable and the burden or cost of providing it would be disproportionate to the nature of the value of the information; or
- It does not exist, is not held or cannot be found by [Newlywednest.com](http://Newlywednest.com).

