



NORTIP Development Corporation

Privacy Confirmation

In the course of considering your eligibility for any programs/services, application for a loan, or any renewal or extension of it, or during any significant relationship with you, we will collect information about you and/or your business. This information is confidential. A copy of the privacy principles to which we adhere is printed on the back of this form. Any concerns you may have about your personal information should be addressed to the Privacy Officer at the address set out below.

You should be aware that we receive funding from and/or co-ordinate with partnering agencies such as the Atlantic Canada Opportunities Agency (ACOA), Service Canada (SC), Industry, Trade and Rural Development and other government organizations. The terms of our agreements with those organizations and others as applicable require that we maintain the information that we collect for a specified period even beyond our active relationship with you for monitoring purposes.

In order to access your ability to meet financial obligations (if applicable - loan clients) and ensure the continued accuracy of your personal information, you authorize NORTIP and its agents or assigns: to request and obtain personal information about you on an ongoing basis from credit bureaus from information they previously collected about you in order to assess your credit history; to exchange your personal information on an ongoing basis with credit bureaus in order to protect you, ensure the completeness of the information and maintain the integrity of the credit granting system; to co-operate with local, provincial and national authorities in the investigation of unlawful or improper activities in order to protect you and us from fraudulent transactions; and disclose your personal information where necessary to protect your interests, and ours.

By signing below, you consent to our collecting and using the information referred to above or any pertinent to the programs/services/relationship you seek, and to its disclosure to the organizations referred to above, partnering agencies, credit reporting agencies if applicable and to any person with whom you have or propose to have relevant relations which can include through employment or financial relationships.

Your Privacy Practices

During the course of the relationship between NORTIP and you and/or your business, you may provide us with personal information that is within your control. We rely on you to ensure that you have complied with the provisions of the *Protection of Privacy and Electronic Documents Act* and any other applicable legislation or requirements before releasing that information to us. By signing below, you, your spouse, and/or partners (if applicable) are confirming that you have complied with these requirements and are authorized to provide us with the information we require during the course of our exchange.

Signed this _____ Day of _____, 200__

Printed Name: _____ Signature: _____

Printed Name: _____ Signature: _____

Printed Name: _____ Signature: _____

Printed Name: _____ Signature: _____

Our Ten Privacy Principles

We are committed to maintaining the accuracy, confidentiality, and security of your personal information. As part of this commitment, we have adopted Ten Privacy Principles to govern our actions as they relate to the use of this information. These principles have been built upon the values set by the Canadian Standards Association's *Model Code for the Protection of Personal Information* and Canada's *Personal Information Protection and Electronic Documents Act*.

Principle 1 - Accountability

We are responsible for maintaining and protecting the personal information under our control. In fulfilling this mandate, we have designated an individual who is accountable for that compliance with the Ten Privacy Principles.

Principle 2 - Identifying Purposes

The purposes for which personal information is collected shall be identified before or at the time the information is collected.

Principle 3 - Consent

We require your knowledge and consent for the collection, use or disclosure of personal information except where required or permitted by law.

Principle 4 - Limiting Collection

The personal information collected must be limited to those details necessary for the purposes identified by us. Information must be collected by fair and lawful means.

Principle 5 - Limiting Use, Disclosure and Retention

Personal information may only be used or disclosed for the purpose for which it was collected unless you have otherwise consented, or unless the disclosure is required or permitted by law. Personal information may only be retained for the period of time required to fulfill the purpose for which it was collected.

Principle 6 - Accuracy

Personal information must be maintained in as accurate, complete and up-to-date form as is necessary to fulfill the purposes for which it is to be used.

Principle 7 - Safeguarding Customer Information

Personal information must be protected by security safeguards that are appropriate to the sensitivity level of the information.

Principle 8 - Openness

We will make information available to you concerning the policies and practices that apply to the management of your personal information.

Principle 9 – Access to Personal Information

Upon request, you will be informed of the existence, use and disclosure of personal information relating to you, and shall be given access to it to the extent permitted by law and Bar Society regulation. You may verify the accuracy and completeness of that information, and may request that it be amended, if appropriate.

Principle 10 - Handling Complaints and Suggestions

You may direct any questions or enquires with respect to the privacy principles outlined above or about our practices by contacting our Privacy Officer.