

TEKAMAR MORTGAGES LTD. - CLIENT CONSENT AND INFORMATION AUTHORIZATION**PERSONAL INFORMATION CONSENT**

I/We, the undersigned, confirm that:

1. All information provided to Tekamar Mortgages Ltd. is true, complete, and correct.
2. I/We authorize Tekamar Mortgages Ltd. to collect, use, store, and disclose my/our personal information to arrange and administer mortgage services on my/our behalf.
3. Tekamar Mortgages Ltd. may share my/our information with relevant third parties, including but not limited to:
 - Credit reporting Agencies
 - Credit grantors
 - Financial institutions
 - Lawyers/ Notaries
 - Insurers
 - Accountants
 - Real Estate Agents
 - Bookkeepers
 - Government registries

PURPOSE OF INFORMATION COLLECTION AND USE

My/Our information will be collected, used, and disclosed for the following purposes:

- Arranging, negotiating, and administering mortgage financing
- Evaluating creditworthiness and verifying identity
- Opening, operating, and servicing mortgage accounts
- Meeting legal and regulatory requirements
- Maintaining records and conducting internal audits
- Statistical analysis and record keeping
- Providing information about financial products and services that may benefit me/us

AI AND AUTOMATED PROCESSING CONSENT

- AI/ We understand and consent that third-party service providers used by Tekamar Mortgages Ltd. may utilize artificial intelligence systems and automated processing tools to provide their services, including credit assessment, document processing, and fraud detection.
- I/ We acknowledge that my/our information processed through these systems may be used to improve service delivery and may inadvertently contribute to system training or refinement, subject to Canadian privacy law compliance.

COMMUNICATION CONSENT

- **Email Communications:** I/We consent to receive occasional emails from Tekamar Mortgages Ltd. (maximum twice per month), including renewal reminders, anniversary notifications, newsletters, and other mortgage-related communications.
- **Text Messages:** I/We consent to receive text messages from Tekamar Mortgages Ltd. related to my/our mortgage application, approval process, and necessary follow-ups. I/We understand that message frequency varies and that message and data rates may apply. I/We can reply **HELP** for support or **STOP** to unsubscribe at any time. I/We acknowledge that my/our mobile opt-in information will not be shared with third parties for marketing purposes.
- **Social Media:** I/We understand that Tekamar Mortgages Ltd. may connect with me/us via social media platforms if I/we initiate contact through these channels, and consent to communications through these platforms when appropriate.
- **Information Sharing:** I/We consent to Tekamar Mortgages Ltd. sharing relevant information about my/our mortgage application process with my/our real estate agent and lawyer or notary.

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YOUR PRIVACY RIGHTS

- I/We understand that my/our information may be accessed under applicable Canadian laws.
- Tekamar Mortgages Ltd. will require all third-party service providers to protect my/our information according to their confidentiality and security standards.
- I/We can request access to my/our personal information or make corrections by contacting Tekamar Mortgages Ltd.'s Chief Privacy Officer at tom@tekamar.ca

YOUR PRIVACY RIGHTS (continued)

- I/We can withdraw consent for marketing communications by emailing info@tekamar.ca or mailing a request to Tekamar Mortgages Ltd.
- I/We acknowledge that a copy of Tekamar Mortgages Ltd.'s detailed privacy policy is available at <http://www.tekamar.ca/privacy-policy/>

RECORD KEEPING AND RETENTION

- Tekamar Mortgages Ltd. is required by Canadian banking regulations to retain all records (both digital and physical) related to mortgage applications and transactions for a minimum of 7 years.
- This information will be stored in Tekamar's databases and systems even if I/we do not proceed with a mortgage or after my/our mortgage is discharged.
- I/We may request copies of my/our personal information at any time.
- This consent remains in effect until revoked in writing. However, even after revocation of marketing consent, Tekamar Mortgages Ltd. will continue to retain my/our historical information for the required 7-year period to comply with legal and regulatory requirements.
- Revocation of this agreement does not void Tekamar Mortgages Ltd.'s right and requirement to store my/our historical information for record keeping and regulatory compliance.

By signing below, I/we confirm our understanding and agreement to the terms outlined in this consent form.

Client name: _____ Signature: _____ Date: _____

Client name: _____ Signature: _____ Date: _____

Client name: _____ Signature: _____ Date: _____

Tekamar Mortgages Ltd. is committed to protecting your privacy and handling your personal information responsibly in compliance with the Personal Information Protection and Electronic Documents Act (PIPEDA) and the BC Personal Information Protection Act (PIPA).