

PRIVACY POLICY

Introduction

The Landlord (as defined in the tenant's Lease) is committed to protecting personal information in its possession. This Privacy Policy (the "**Policy**") has been developed to explain how the Landlord treats the personal information it collects and to detail its responsibilities under the *Personal Information Protection and Electronic Documents Act* ("**PIPEDA**").

What is PIPEDA?

PIPEDA is federal legislation that governs the collection use and disclosure of personal information in a manner that respects your right of privacy concerning your personal information. PIPEDA balances these rights against an organization's need to collect, use and disclose personal information for purposes that a reasonable person would consider appropriate in the circumstances.

What is personal information?

Personal information is information about an identifiable individual. Examples of personal information include: gender, date of birth, drivers license number, current and previous home address, phone number, family status, credit score, names of former landlords, social insurance number, income, the name of your employer and other employment details, names of family members, and monthly rent.

What does this Policy encompass?

This Policy describes how the Landlord complies with PIPEDA including the purposes for which information is collected, used and disclosed, the Landlord's treatment of personal information and your rights concerning your personal information. It is organized based on the principles listed in the Canadian Standards Association's Model Code found in Schedule II to PIPEDA, under which the landlord's privacy responsibilities are organized. This Policy also applies to all individuals whose personal information is collected by the Landlord including, without limitation, applicants for residency and tenants.

Accountability

The responsibility for the personal information under the Landlord's control rests with its Privacy Officer. The individual designated as Privacy Officer may change from time to time, however, his or her identity will be made known upon request.

The Landlord will occasionally disclose personal information under its control to third parties, but only for an identified purpose, and with the implied or express (as appropriate) consent of the tenant. When disclosing personal information, the Landlord uses contractual means to ensure that it is treated in accordance with PIPEDA by the third party.

Protecting your privacy is a top priority of the Landlord. Accordingly, procedures have been adopted to give effect to this Policy. The Landlord's employees have received training concerning this Policy and the procedures in place to implement it.

Identifying Purposes

Manager May Be Used. The Landlord may use a management company to operate its leasing business. The management company may differ depending on the building, and it may change from time to time. When a management company is used for a building, the personal information of tenants in and applicants for tenancy in the building will be exchanged between the management company and the Landlord and may be collected, used and disclosed by either the management company and/or the Landlord for any appropriate purposes. Consent may not be withdrawn for this arrangement during the term of the lease or any renewal of it.

Co-Owners. The Landlord may own one or more buildings in a co-tenancy with one or more co-owners. The Co-owner may differ depending on the building, and it may change from time to time. When a building is owned in a co-tenancy, the personal information of tenants in and applicants for tenancy in the building will be exchanged between the co-owner or co-owners and the Landlord and may be collected, used and disclosed by either the co-owner(s) and/or the Landlord for any appropriate purposes. Consent may not be withdrawn for this arrangement during the term of the lease or any renewal of it.

Leasing and Business Operations. Personal information is collected in order for the Landlord to operate its business as a landlord. This includes activities indicated in the lease agreement, other activities incidental to tenancy in the building (for example: responding to tenant inquiries, bringing or defending Ontario Rental Housing Tribunal claims, collecting rent or other amounts due, or informing tenants about various building rules and policies) and activities common to the running of all businesses such as collecting and retaining records for income tax purposes or providing receipts. Consent may not be withdrawn for this purpose during the term of the lease or any renewal of it; or while there are amounts owing from you to the Landlord.

Selling or Financing a Building. When the Landlord sells a building or finances it, the personal information of the tenants of the building contained on the building's rent roll will be disclosed to the potential buyer or financier. The rent roll contains personal information including the location and size of leased premises, the amount of rent paid, if there are rental arrears or ever have been, and other similar information. The rent roll is used to calculate the value of a building. Disclosure of it to a buyer or a financier is essential to assess the risk involved in buying or financing the building. Consent may not be withdrawn for this purpose during the term of the lease or any renewal of it.

Secondary Marketing Purposes. The Landlord may use and disclose non-sensitive personal information such as name and address to other organizations for the purpose of marketing services to you. Consent may be withdrawn for this purpose at any time by contacting the Landlord at the phone number or address indicated at the end of this document; however, the Landlord will require 30 days' notice of such withdrawal. Please be aware that this purpose assists the Landlord in keeping the rental payments in the building as low as possible and therefore withdrawal of consent for this purpose may result, over time, in rising rents.

Credit Checks. Personal information is collected for the purpose of conducting a credit check on applicants for tenancy. The credit check is a risk assessment tool used to ensure that you will be able to make the monthly payments required to lease premises. Consent to collect personal information for the purpose of conducting a credit check will be

requested on the application for accommodation or offer to lease premises. Your refusal to provide information and consent to its use and disclosure for the purposes of conducting a credit check is grounds for the Landlord to refuse rental accommodation. Credit checks may also be done on tenants with rent payments in arrears. The Landlord will retain the results of a credit check for a minimum of two and a maximum of seven years following (i) a rejected application or (ii) the end of your tenancy.

References. (1) Your personal information may be used to provide credit or rental-history references to third parties. The Landlord will only disclose such information with your express consent. (2) Your personal information is collected in order for the Landlord to conduct a reference check during the application process. The reference check will include references concerning rental payments, cleanliness, noise violations and complaint history (the "Factors"). The reference check is an assessment tool used to determine your suitability to be a tenant of the Landlord based on the Factors. Your refusal to provide reference names and telephone numbers and consent to their use and disclosure for the purposes of conducting a reference check is grounds for the Landlord to refuse rental accommodation. The Landlord will retain the results of a reference check for a minimum of two and a maximum of seven years.

Identification. Personal information is collected for the purposes of identification. Consent may not be withdrawn for this purpose during the term of the lease or any renewal of it.

Assessments. Pursuant to the *Assessment Act* (Ontario) your personal information must be disclosed to the Municipal Property Assessment Corporation for the purposes of assessing the value of the property on which the building in which your leased premises are situate. This disclosure is made for the purposes of municipal taxation. Your consent for this purpose is not required as this disclosure is required to comply with a provincial law.

Co-Tenant's Access Requests. Your personal information may be disclosed to a tenant with whom you have co-signed your lease if a request is made by that tenant to access his or her personal information.

Consent

Consent is required for the collection of personal information for the above purposes, or any new purposes that the Landlord identifies.

The form of consent required by the Landlord varies depending on the sensitivity of the information requested and the reasonable expectations of the tenant. Consent shall be implied for all purposes unless the purpose indicates that express consent will be collected.

The Landlord may collect, use or disclose your personal information without your consent in circumstances indicated in PIPEDA. For example, the Landlord may disclose personal information to a collecting agency for the purpose of collecting any rent that owed by the tenant.

Limiting Collection

The Landlord does not collect personal information indiscriminately. The Landlord limits the collection of personal information to that which is necessary for purposes it identifies.

The Landlord primarily collects personal information directly from you; however, personal information may also be collected from other sources including credit bureaus, employers, previous landlords, referees, other tenants or other people who represent that they have the right to disclose information.

The personal information that the Landlord collects directly from you may be disclosed by you to the Landlord, generated by your transactions with the Landlord, or from the Landlord's observations.

The types of personal information collected include: (i) information related to the tenancy including name, proposed occupants, address, amount of rent paid, payment history, complaints, requests, etc.; (ii) information necessary to have a credit check conducted; (iii) information necessary to evaluate tenancy-worthiness such as employment information, banking information and references from prior landlords; and (iv) information necessary to identify you or locate you in the future.

Limiting Use, Disclosure and Retention

The Landlord only uses and discloses information for the purposes for which, it was collected, or otherwise in accordance with PIPEDA. Any new purpose for which the information is to be used or disclosed shall be documented, and consent will be obtained for it.

Unless this Policy indicates otherwise, the Landlord retains personal information for a minimum period of seven years. Personal information will be disposed of by shredding or otherwise destroying it. Third party services may be retained to destroy personal information; however, that third party will be required to enter into a confidentiality agreement with the Landlord in order to protect the personal information.

Accuracy

Personal information will be kept as accurate, complete and up-to-date as necessary for the purposes for which it is to be used. You are responsible for informing the Landlord about changes to your personal information as appropriate. The Landlord encourages you to examine your lease agreement, application for lease and any other documents that you submit to the landlord that contain the personal information in order to ensure that the information is accurate. If you have concerns about the accuracy of your personal information collected by the Landlord, contact the Landlord at the phone number or address indicated at the end of this document.

Safeguards

The Landlord protects personal information against loss or theft; as well as unauthorized access, disclosure, copying use or modification; with security safeguards appropriate to the sensitivity of the personal information. Files are protected by keeping them in areas restricted to employees, and/or in locked filing cabinets or rooms. The Landlord's employees have been made aware of the need to safeguard personal information and they only access the information on an as-needed basis. The Landlord also uses firewalls and passwords to protect electronic personal information.

Openness

The Landlord's policies and practices related to the management of personal information are contained in this Policy. The Policy as well as additional information and documents are available from the Privacy Officer on request or online at www.propertiesgroup.ca/privacy. They include:

- A Personal Information Request Form to be used to inquire about or gain access to personal information held by the Landlord; and
- A Privacy Complaint Form used to complain about the Landlord's treatment of personal information.

Individual Access

Upon written request, the Landlord will divulge the existence, use and any disclosure made of personal information and will give you access to your information. Written requests should be delivered to the Privacy Officer at the address at the end of this Policy. Personal Information Request Forms are available from the Landlord and online at www.propertiesgroup.ca. If assistance is needed with the request, please contact the Privacy Officer.

The Landlord will respond to an access request within thirty (30) days, unless an extension of time is required, pursuant to PIPEDA, in which case the response may take up to an additional thirty (30) days. A fee for reasonable costs incurred pursuant to the request may be charged to the requestor by the Landlord, provided that you are informed of the fee in advance and do not withdraw your request.

The Landlord may require additional information from you in order to locate certain personal information. If this is the case, the additional information will not be used for any purpose other than locating the personal information.

Should your information on file with the Landlord be proved to be incomplete or incorrect, it will be amended as required. Where necessary, the amended information will be transmitted to third parties using the information in question.

The Landlord will not comply with access requests in certain situations:

- If it would reveal information about a third party;
- If the information is subject to solicitor-client privilege;
- If to do so would reveal confidential commercial information; and
- If the information was generated in the course of a formal dispute resolution process.

If the Landlord does not comply with an access request, it will inform you of the reasons for such refusal.

Challenging Compliance

Any concerns respecting the Landlord's compliance with PIPEDA should be addressed to the Privacy Officer. A Privacy Complaint Form is available from the Privacy Officer or at www.propertiesgroup.ca for making complaints. The Landlord will investigate and respond to written complaints within ninety (90) business days of receiving a complaint. If a complaint is found to be justified the Landlord will take appropriate measures, including, if necessary, amending its policies and procedures.

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