



75 St. Peters Road
Charlottetown, PEI, C1A 5N7
p-902-368-8451 f-902-894-9487 www.peirea.com

Prince Edward Island Real Estate Association Privacy Policy

The Privacy Policy of the Prince Edward Island Real Estate Association is as follows:

Objective & Scope of Policy

The Prince Edward Island Real Estate Association (“PEIREA” or “Association”) is committed to protect the privacy of its clients and is aware of its obligations under the Personal Information Protection and Electronic Documents Act (“PIPEDA”). As a member of the Canadian Real Estate Association (“CREA”), the PEIREA also adheres to and abides by the principles set out in the CREA Privacy Code.

If you wish to file a request or complaint regarding your personal information which is being or has been held or processed by PEIREA, please complete and submit the personal information form to PEIREA’s Chief Privacy Compliance Officer.

Policies – Collection

“Personal Information” for the purposes of the PEIREA’s obligations under PIPEDA, means information about an identifiable individual, excluding the name, title, business address or telephone number of an employee of an organization.

PEIREA and its employees only collect personal information necessary to effectively carry out the mission of the Association and to provide professional and competent services to its members and the public. Employees should be aware that their personal contact lists and email messages stored electronically are owned by PEIREA and are subject to review at any time. The results of all research and analysis are presented as anonymous or aggregated information and do not reveal any personal facts about individuals. Personal information will be collected where necessary for the operation of the PEIREA and to provide services to its members and the public. Such purposes may include, but are not limited to:



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- Providing licensing education to persons who are enrolled in the Provincial Licensing course;
- Providing continuing education courses to members and others;
- Providing goods and services to members;
- Providing Multiple Listing Service/MLSTM to members
- Administering and facilitation of membership in PEIREA and CREA, including ensuring compliance with the bylaws, rules and regulations of those organizations; Meeting any legal or regulatory requirements; and
- Acting as a professional association in support of Members as REALTORS® in Prince Edward Island, in support of the real estate industry in Prince Edward Island.

The purposes for which the PEIREA collects personal information will be identified by the PEIREA before or at the time of collection. PEIREA will not sell, trade, barter or exchange for consideration any personal information it has obtained.

PEIREA may disclose Personal information to CREA for membership purposes.

PEIREA will only retain personal information for as long as it is needed for the fulfillment of the purposes for which it was originally collected. Personal Information will only be provided to organizations providing services to PEIREA if they agree to use such information solely for the purposes of providing services to PEIREA and under the instruction of PEIREA and, with respect to that information, to act in a manner consistent with this policy statement.

As is consistent with its obligations governing the collection, use and disclosure under PIPEDA, the PEIREA will exercise all reasonable measures to ensure that personal information is safeguarded properly

Policy - Listings/Sales

All Members are required under PEIREA bylaws to use only the Association approved copies of the "Listing Authority" and "Agreement of Purchase and Sale" forms which contain our associations privacy clauses governing Personal Information contained in listing and sales agreements.



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Your Consent

Your provision of Personal Information to PEIREA means that you agree and consent that we may collect, use and disclose your Personal Information in accordance with this Privacy Policy. The PEIREA will use all reasonable efforts to provide information to individuals on how personal information will be collected, used and disclosed. If you do not agree, you are requested not to provide any Personal Information to PEIREA. In most cases, you are free to refuse or withdraw your consent at any time. You may wish to note that, in most instances, information or services can only be offered if you provide Personal Information to PEIREA. If an individual wishes to withdraw consent for the retention and use of personal information, they can contact PEIREA's Chief Privacy Officer.

In addition to your consent when submitting information, PEIREA may also, from time to time, collect more specific, written consents or authorizations. There are circumstances where the use and/or disclosure of Personal Information may be justified or permitted or where PEIREA is obliged to disclose information without consent. Such circumstances may include:

- Where required by any obligation imposed by law, statute, including any order from a court, administrative agency or government tribunal;
- Where PEIREA believes, upon reasonable grounds, that it is necessary to protect the rights, privacy, safety or property of an identifiable person or group;
- Where it is necessary to establish or collect fees;
- Where it is necessary to permit PEIREA to pursue available remedies or limit any damages that the Association may sustain;
- Where the information is public;
- Where it is required pursuant to a criminal investigation;
- Where it is used for statistical study or research pursuant to qualifications under the Act;
- Where it is required to meet and emergency need.



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Where obliged or permitted to disclose information without consent, PEIREA will not disclose more information than is required.

Accuracy & Retention

PEIREA endeavours to ensure that any Personal Information provided by its Members and in its possession is as accurate, current and complete as necessary for the purposes for which PEIREA uses that data. Information contained in files that have been closed is not actively updated or maintained. You may check and/or correct your personal information by contacting our Chief Privacy Officer.

PEIREA retains Personal Information as long as PEIREA believes it is necessary to fulfill the purpose for which it was collected. PEIREA will have in place a Document Retention and Destruction Policy, which outlines the procedures for the retention and subsequent disposition of PEIREA records including those records that contain Personal Information.

Security

PEIREA endeavours to maintain adequate physical, procedural and technical security, appropriate to the sensitivity of information held, with respect to its offices and information storage facilities so as to prevent any loss, misuse, unauthorized access, disclosure, or modification of Personal Information.

PEIREA further protects Personal Information by restricting access to Personal Information to those employees and External Associates that the management of PEIREA has determined need to know that information in order that PEIREA may provide its services. PEIREA has a policy under which employee misuse of Personal Information is treated as a serious offence for which disciplinary action may be taken.

In terms of communicating Personal Information, you may wish to note that there is no method of transmitting or storing data that is completely secure. While the physical characteristics of each are different, mail, telephone calls, faxes and transmissions over



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the Internet are all susceptible to possible loss, misrouting, interception and misuse of information being communicated or transmitted.

As do many organizations, PEIREA attempts to strike a reasonable balance between security and convenience. In communicating with Members and others, PEIREA reserves the right to use a method of communication that is less secure than some of its less convenient alternatives.

An example of this is e-mail. At this time, when we use e-mail, it is sent as unencrypted plain text. We do this because the Association believes that many of our Members and others cannot readily process encrypted e-mail. This is done for their convenience but has the security concern that, if misrouted or intercepted, it could be read more easily than encrypted email.

All personal information collected on members or others to be stored in locked filing cabinets in the Executive Officer's office. This information is to be kept secure at all times.

Policy – Computers

All computers in the PEIREA office are to be password protected and only authorized personnel shall have the appropriate passwords. All office computers are to have anti-virus and firewall software installed in an attempt to limit external access to the PEIREA computer network.

Visiting the PEIREA Web Sites

During the course of using the Internet, you may encounter “cookies”, which are files or pieces of information that may be stored in a computer's hard drive when an individual visits a web site. Session cookies are used to improve navigation on Web sites and to collect aggregate statistical information. PEIREA's sites use session cookies. PEIREA does not share Personal Information obtained through cookies with any third parties. Most Internet browsers are initially set to accept cookies. If you do not wish to accept cookies, you can set your browser to refuse cookies or to alert you when cookies are



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being sent. Our web servers track general information about visitors such as their IP address, domain name and time of visit. PEIREA's web servers also collect and aggregate information regarding which pages is accessed. This information is used internally, to better serve visitors; to help us to manage our sites; to diagnose any technical problems; and improve the content of our web site. PEIREA has no control over the use of Personal Information on third party websites that individuals may access through hyperlinks at our web site.

Access to/Disclosure of Personal Information

PEIREA permits access to and review of Personal Information held by PEIREA about an individual by the individual concerned. If an individual believes any Personal information concerning that individual is not correct, that person may request an update of that information by sending a request to the person indicated in the section "Resolving Your Concerns." PEIREA reserves the right not to change any Personal Information it believes is accurate but will append any alternative text the individual concerned believes appropriate. An individual may also request that PEIREA delete an individual's Personal Information from the Association's system and records, except if such Personal Information is required to fulfill the Association's mandate or to meet legislative requirements.

However, due to technical constraints and the fact that PEIREA backs up its systems, Personal Information may continue to reside in the Association's systems after deletion. Individuals, therefore, should not expect that their Personal Information would be completely removed from PEIREA systems in response to a request for deletion.

To guard against fraudulent requests for access, PEIREA will require sufficient information to allow it to confirm the identity of the person making the request before granting access or making corrections.

PEIREA reserves the right to charge an appropriate administrative fee, if required, in order to collect the Personal Information.

PEIREA reserves the right to decline to provide access to Personal Information where the information requested where required and/or permitted by applicable legislation or law.



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Since confidentiality is integral in a number of PEIREA's procedures, including such procedures as the appeals or arbitration of commission disputes and the appeals of discipline decisions or the determination of complaints made against Members, access to personal information may also be declined where the person requesting same has consented, by virtue of Membership in PEIREA and by being subject to PEIREA's Rules, Regulations & Bylaws, to PEIREA's jurisdiction over such procedures as provided for in the Rules, Regulations and Bylaws of PEIREA.

Where information will not or cannot be disclosed, the individual making the request will be provided with the reasons for non-disclosure.

Where information will be disclosed, PEIREA will endeavour to provide the information in question within a reasonable time and, where possible, no later than 30 days following the request.

Policy – Information

It is the policy of PEIREA that a copy of this policy shall be kept in the reception area of the office and freely available to any Member or member of the public.

Amendment of PEIREA Practice and This Policy

This statement went into effect as of January 1, 2004. PEIREA will from time to time review and revise its privacy practices and this Policy Statement. In the event of any amendment, an appropriate notice will be posted on www.peirea.com and communicated to Members and others in an appropriate manner. Policy changes will apply to the information collected from the date of posting of the revised Policy Statement to PEIREA's websites as well as to existing information held by PEIREA.

Information Regarding Former Members

PEIREA will only disclose Personal Information about former members in accordance with this Policy Statement and its obligations under PIPEDA.



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What you consent and agree to when you provide PEIREA with Personal Information, you consent and agree to the following, as described in this Policy:

- To collection, use and disclose of Personal Information from or about you;
- Your right to access and correct data;
- Your acceptance of the risks concerning the transmission of information to PEIREA; and
- The amendment of this Policy Statement.

Resolving Your Concerns

The Executive Officer is responsible for privacy compliance and will be known as the PEIREA's Chief Privacy Compliance Officer. Contact information is below:

Chief Privacy Officer

Prince Edward Island Real Estate Association

75 St. Peters Road

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Email: office@peirea.com

Telephone: 902-368-8451