

CLIENT CONSENT TO DISCLOSE INFORMATION TO THIRD PARTY & WAIVER OF LIABILITY

Note: In this document, words importing the singular include the plural and vice versa and words importing a specific gender include all genders.

I, _____, give Nord-Aski Regional Economic Development Corporation (REDC) permission to disclose my personal information to the following third party service providers:

- Financial Institutions: CIBC and/or Caisse Populaire Alliance and/or Scotiabank and/or Northern Credit Union Ltd.
- Credit Bureau of Canada/Equifax
- Insurance Provider: Canadian Premier
- Accounting Firm: Baker Tilly HKC, A to Z Bookkeeping, or other accounting firm: _____

The use of my personal information by the above providers is limited to the administration of the services as prescribed by Nord-Aski REDC and cannot be used for any other purposes. The information provided to these companies includes the following: Name, address, phone number, date of birth, gender; Social Insurance Number (optional); Job title, Employer;

Other: _____

All personal information changes are to be reported to Nord-Aski REDC staff and, in turn, these changes will be reported to the above listed service providers.

I, _____, have come to the Nord-Aski Regional Economic Development Corporation of my own free will. I am interested in obtaining information about business start-up, project management or business management. I agree to provide personal/confidential information to the representatives of Nord-Aski REDC that will be recorded in their database for statistical purposes only. I understand that FedNor are permitted access to Nord-Aski's REDC's client files for monitoring, audit and evaluation purposes and that I may be contacted from time to time by representatives of FedNor as part of the evaluation of the performance of Nord-Aski REDC.

I understand that Nord-Aski REDC must provide, in a form satisfactory to FedNor, the business numbers and related postal codes of active clients receiving financial assistance. I understand that FedNor will treat all such information in a confidential manner and will not remove such information from Nord-Aski REDC's premises without prior written authorization by both Nord-Aski REDC and the client.

I agree to hold Nord-Aski REDC free and clear of responsibility for any results, consequences or loss to me and my business or my project, as a result of either taking or not taking any advice and suggestions of any representative of the Corporation. As indication that I understand that I have no present or future grounds for any action against the staff and/or Board of Directors of Nord-Aski REDC as a result of any counselling or consultation provided to me by the Corporation, I wilfully sign below and waive any responsibility for the staff and/or Board of Directors of Nord-Aski REDC.

| | |
|---------------------|------------|
| Signed by: | Signed by: |
| In the presence of: | Dated: |

CLIENT CONSENT TO DISCLOSE INFORMATION TO THIRD PARTY & WAIVER OF LIABILITY PRIVACY STATEMENT

INTRODUCTION Nord-Aski Regional Economic Development Corporation (REDC) is a federally supported not-for-profit community organization with a volunteer Board of Directors and professional staff whose purpose is to support community economic development and small business growth through business loans or loan guarantees. This document summarizes Nord-Aski REDC's privacy policies and procedures that have been developed to comply with Canada's Personal Information Protection and Electronic Documents Act ("PIPEDA"). PIPEDA sets out rules for the collection, use and disclosure of a client's or customer's personal information, as well as safeguarding that information in the course of commercial activity as defined in the legislation.

WHAT IS "PERSONAL INFORMATION" Under PIPEDA, "Personal Information" means any information that is identifiable to an individual, including name, address, telephone number, Social Insurance Number, and date of birth. It also includes, but is not limited to, other information relating to identity, such as, nationality, gender, marital status, financial information and credit history.

PURPOSES FOR PERSONAL INFORMATION Nord-Aski REDC collects only the personal information required to assess a prospective applicant's eligibility for financial assistance, as well as to report to FedNor that administers the Ontario Community Futures Program.

CONSENT At the time of completing a loan application, the express, written consent of the individual applicant will be sought for the collection, use, retention and disclosure of their personal information for the purposes set out in Nord-Aski REDC's *Privacy Policy*. An applicant may choose not to provide some or all of the personal information requested, but if Nord-Aski REDC is unable to collect sufficient information to validate a financing request, the application for financing may be turned down.

ACCURACY Nord-Aski REDC endeavours to ensure that all personal information in active files are accurate, current and complete. When a client notifies Nord-Aski REDC that his personal information requires correction or updating, the necessary changes will be made. Information contained in closed files is not updated.

LIMITING USE, RETENTION & DISCLOSURE Nord-Aski REDC uses and retains personal information for only those purposes to which the individual has consented. Personal information will be disclosed to only those Nord-Aski REDC employees, volunteer members of committees and/or Board of Directors that need to know the information for the purposes set out in the Nord-Aski REDC *Privacy Policy*.

SAFEGUARDS Nord-Aski REDC utilizes a number of physical, organizational and technological measures to safeguard personal information from unauthorized access or inadvertent disclosure in accordance with its *Information Security, Retention and Destruction Policy*, including but not limited to:

Physical Active files are stored in locked filing cabinets located in work areas restricted to Nord-Aski REDC employees and authorized volunteers. Closed files are stored in locked cabinets for a period of ten years, after which, the information is shredded prior to disposal.

Organizational Nord-Aski REDC employees, volunteers, and third party service providers sign confidentiality agreements binding them to safeguarding the confidentiality of personal information to which they have access.

Technological Personal information contained on Nord-Aski REDC computers and the electronic databases are password protected. As well, the Internet server or router has firewall protection to protect against virus attacks and hacking into the database.

Electronic Transmission of Information Notwithstanding the technological safeguards implemented by Nord-Aski REDC, all Internet transmissions are susceptible to possible loss, misrouting, interception and misuse. For this reason, as part of the application that individual's sign consenting to their personal information being collected, used, retained, and disclosed, Nord-Aski REDC will assume that it has the individual's consent to communicate via the Internet unless notified to the contrary.

INDIVIDUAL ACCESS An individual who wishes to review or verify what personal information is held by Nord-Aski REDC, may do so by making a request, in writing to the Nord-Aski REDC's Chief Privacy Officer. Upon verification of the individual's identity, the Chief Privacy Office will provide a written report within 60 days.

INVESTIGATING COMPLAINTS Any concern or issue about Nord-Aski REDC's personal information handling practises may be made, in writing, to the Chief Privacy Officer. Upon verification of the individual's identity, the Chief Privacy Officer will act promptly to investigate the complaint and provide a written report to the individual. If the individual is dissatisfied with the report provided by the Chief Privacy Officer, or feels that the corrective action taken by Nord-Aski REDC is insufficient, the individual may direct a complaint to the Federal Privacy Commissioner in writing. The address of the Federal Privacy Commissioner is provided in this *Privacy Statement* for your convenience.

AMENDMENTS TO OUR PRIVACY POLICY This *Privacy Statement* is a summary of Nord-Aski REDC's *Privacy Policy*. For full particulars of Nord-Aski REDC's privacy policies and procedures, please request a copy of the *Privacy Policy* from Nord-Aski REDC or a copy may be obtained from the Internet website at: www.nordaski.com. THE NORD-ASKI REDC'S *PRIVACY POLICY* AND THIS *PRIVACY STATEMENT* ARE IN EFFECT SINCE DECEMBER 14TH, 2004 AND ARE RETROACTIVE TO JANUARY 1ST, 2004. NORD-ASKI REDC'S *PRIVACY POLICY* AND THIS *PRIVACY STATEMENT* MAY BE UPDATED FROM TIME TO TIME TO REFLECT AMENDMENTS IN APPLICABLE FEDERAL AND PROVINCIAL LAWS. ANY CHANGES TO THIS *PRIVACY POLICY* WILL BE POSTED ON THE CORPORATION'S WEBSITE AND WILL APPLY TO PERSONAL INFORMATION COLLECTED FROM THE DATE OF THE POSTING OF THE REVISED *PRIVACY POLICY*.

CONTACT INFORMATION If you have any questions regarding Nord-Aski REDC's *Privacy Policy*, *Information Security, Retention and Destruction Policy*, and/or this *Privacy Statement*, or you wish make an access to personal information request, please contact: GILLES MATKO, CHIEF PRIVACY OFFICER AT GILLES.MATKO@NORDASKI.COM.