



LEAGUE SAVINGS AND MORTGAGE

A Credit Union Company

(FORM 115)

CONSENT AND AUTHORIZATION TO USE PERSONAL INFORMATION

1. As the undersigned(s) to this Consent and Authorization to Use Personal Information, and in connection with the application to League Saving and Mortgage Company (“LSM”) for a financial product and/or service, and/or providing a guarantee in support of an application for a financial product and/or service (the “Application”), I/we (individually and collectively, as applicable, referred to hereafter in the singular) provide LSM with consent and authorization to:
 - a) verify, confirm, collect, use, and/or disclose any personal information contained in the Application for making reasonable inquiries and decisions necessary for evaluating the Application;
 - b) in the case of a mortgage or loan application: request, collect and obtain from LSM or its affiliates; any person; credit reporting agency; insurer; financial institution; or any other entity as may be required, any information necessary to verify and confirm the state of my financial affairs; and
 - c) collect, use and disclose my personal information for the following purposes:
 - i. to understand my financial needs;
 - ii. in the case of a mortgage or loan application, to evaluate my credit standing and to share or exchange reports and information with credit reporting agencies, insurers and/or other financial institutions;
 - iii. to determine my suitability and eligibility for products and services including loan insurance;
 - iv. to promote and offer LSM products and services to me, or those of others that LSM believes may be of interest to me;
 - v. to meet legal and regulatory requirements;
 - vi. to investigate and adjudicate insurance claims, fraudulent and/or other illegal activities;
 - vii. to provide ongoing service to me, and disclose my personal information to anyone who works with or for LSM, but only to the extent necessary for providing products and/or services to me;
 - viii. where my account has originated through a credit union or broker/agent, to release periodic information on these accounts to the referring source to enhance the level of service provided to me; and
 - ix. to protect my interests and those of LSM.

“Personal information” means information that identifies me as a customer of LSM and includes, without limitation, information provided to LSM and information obtained from other sources with my consent.

2. I hereby understand and acknowledge that if the Application is a referral from a credit union or broker/agent, LSM may pay a referral fee as compensation to the referring agent.
3. Where LSM is unable to approve my Application for a real property mortgage, I provide LSM with consent and authorization to refer the Application to another lender (an “Alternate Lender”) who, subject to my final agreement, may approve the Application on terms and conditions it deems acceptable. For this purpose, as applicable, I provide consent and authorization for:

- a) disclosure of any personal information concerning the Application by LSM to an Alternate Lender;
 - b) disclosure of details of an approved Application by the Alternate Lender to my real estate agent; and/or
 - c) disclosure of any personal information by the Alternate Lender concerning its approved Application to LSM from time to time over the term of the mortgage, and LSM's collection of that personal information.
4. I consent and authorize LSM, at its sole option and without further notice to me, to disclose my personal information to the referring credit union or broker/agent for the purpose of their being kept up to date on the balance and renewal status of the LSM product(s) and/or service(s) I received from that referral, as applicable.
 5. I acknowledge that my consent and acknowledgement under paragraph 1 may only be withdrawn prior to the Application being approved and is effective only through written notice of such withdrawal to LSM. Receipt of such notice will result in a declined Application. Once an Application is approved, consent provided under paragraph is required for LSM's delivery of its products and/or services and cannot be withdrawn.
 6. From time to time, I consent to LSM sending me commercial electronic messages to promote and offer its products and services, and/or those LSM believes to be of interest to me. I understand that I may withdraw my consent to receive these messages at any time by using the unsubscribe mechanism accompanying those messages.

Please complete the following section in full:	
<input type="checkbox"/> Yes, I do. <input type="checkbox"/> No, I do not. <input type="checkbox"/> Not applicable.	<p>If your loan application is for a real property mortgage, do you consent to the referral of your application to an Alternate Lender as described in paragraph 3?</p>
<input type="checkbox"/> Yes, I do. <input type="checkbox"/> No, I do not.	<p>Do you consent to LSM sending you commercial electronic messages to promote their products and services to you as described in paragraph 6 above?</p>
<p>DATED the ____ day of _____, 20__ .</p>	
<p>_____ Name of Applicant or Guarantor (please print)</p>	<p>_____ Signature of Applicant or Guarantor</p>
<p>_____ Name of Co-Applicant (please print)</p>	<p>_____ Signature of Co-Applicant</p>

For more information regarding League Savings' commitment to protecting your privacy including your right to limit or withdraw your consent and authorization respecting your personal information, please review League Savings' Privacy Code available at www.lsm.ca or call us at 1-800-668-2879. Our address is 6074 Lady Hammond Road, Halifax, NS, B3K 2R7.