



To: Josephine Thong
Jeffery Wong

C/O: Christopher Son
Mortgage Alliance Company of Canada (The)
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CUSTOMER'S ACCEPTANCE

CUSTOMER AUTHORIZATION

In this Authorization, the words "we", "our" and "us" mean any Scotiabank Group Member* or the collective Scotiabank Group* and include any program or joint venture any of these parties participates in. The words "you" and "your" mean the Applicant and Co-Applicant. "Service" means any personal or business banking, insurance, brokerage or financial product or service offered by us.

Privacy

We may collect from, and use and disclose your personal information to, any person or organization for the following: to confirm your identity; to understand your needs; to determine the suitability of Services for you; to determine your eligibility for our Services; to set up, manage and offer Services that meet your needs; to provide you with ongoing Service; to meet our legal and regulatory requirements; to manage and assess our risks; to investigate and adjudicate insurance claims; to prevent or detect criminal activity or to manage or settle any actual or potential loss in connection with fraud or criminal activity. We will use health information strictly for the provision of an Insurance Service.

We do not provide directly all the services related to your relationship with us. We may use third party service providers to process or handle personal information on our behalf and to assist us with various services such as printing, mail distribution and marketing, and you acknowledge that we may release information about you to them. Some of our service providers are located outside of Canada. As a result, your personal information may be accessible to regulatory authorities in accordance with the law of these jurisdictions. When personal information is provided to our service providers, we will require them to protect the information in a manner that is consistent with Scotiabank Group privacy policies and practices.

When you apply for, accept or guarantee a loan or credit facility or otherwise become indebted to us, and from time to time during the course of the loan or credit facility, we may use, give to, obtain, verify, share and exchange credit and other information (except health information) about you with others, including credit bureaus, mortgage insurers, creditor insurers, registries, other companies in the Scotiabank Group and other persons with whom you may have financial dealings, as well as any other person as may be permitted or required by law. We may do this throughout the relationship we have with you. You authorize any person whom we contact in this regard to provide such information to us. You acknowledge that, for the initial application, we may obtain two credit bureaus on each Applicant and Co-Applicant.

If you have a VISA** account with us, we may give information (except health information) about you to VISA Canada Association, VISA International Service Association and their employees and agents, for the purpose of processing, authorizing and authenticating your VISA card transactions, providing you with customer assistance services, and for other purposes related to your VISA account. We may also give this information in respect of your participation in contests and promotions administered by the Association on our behalf.

If you have a mortgage account with us, we may also give information about you, including credit information, to mortgage insurers for any purpose related to mortgage insurance. Information retained by Canada Mortgage and Housing Corporation will be subject to federal access to information and privacy legislation.

We may collect, use and disclose your Social Insurance Number (SIN) for income tax reporting purposes, as required by law. In addition, we may ask you for your SIN to verify and report credit information to credit bureaus and credit reporting agencies as well as to confirm your identity. This allows us to keep your personal information separate from that of other customers, particularly those with similar names, and helps maintain the integrity and