To: Josephine Thong Jeffery Wong	**C/O:** Christopher Son Mortgage Alliance Company of Canada (The)
Property Address: 3525 Kariya Dr, Unit 807, Mississauga, ON, L5B 0C2	

accuracy of your personal information. You may refuse to consent to its use or disclosure for these purposes other than as required by law.

During the term of the loan or credit facility, you may not withdraw your consent to our ongoing collection, use or disclosure of your personal information in connection with the loan or other credit arrangement you have with us or have guaranteed. We can continue to disclose your personal information to credit bureaus even after your loan or credit facility has been retired, and you may not withdraw your consent to us doing so. We do this to help maintain the accuracy, completeness and integrity of the credit reporting system.

We may ask for contact information such as your telephone or fax number, and keep and use this information as well as disclose it to other members of the Scotiabank Group so that we or any of these companies may contact you directly through these channels for the purpose of marketing including telemarketing. This consent will also apply to any companies that form a part of the Scotiabank Group in the future. Your consent to this is not a condition of doing business with us and you may withdraw it at any time (see below).

For further information with respect to refusing or withdrawing your consent to our collection, use or disclosure of information, please refer to the Scotiabank Group Privacy Agreement.

Third Party Determination
By signing this Commitment Letter you confirm that the product(s) and/or service(s) offered to you herein will not be used for or on behalf of any individual or entity other than you and the other parties named in the Commitment Letter for whose benefit such products and services are intended unless information about such individuals or entities was previously disclosed to the Bank on a Scotiabank Group Third Party Determination form.

Disclosure
You agree that any disclosure statement in connection with the loan you are applying for may be given at the time that you enter into the Personal Credit Agreement. If you give us your e-mail address, either on the application or elsewhere, you agree that any disclosure statement, which you must receive, may be in an electronic format which you may retrieve and retain.

As applicable, for real estate secured loans you authorize us to pay the net proceeds of the loan(s) to the solicitor/notary in trust. You expressly waive your right, where permitted by law, to receive a copy of any Financing Statements, Financing Change Statements or Verification Statements registered or issued under the Personal Property Security Act or other applicable legislation as a result of a loan made by us to you or any renewal or discharge thereof. Where permitted, you agree to extend any limitation period applicable to the loan(s) applied for to six years or any longer period permitted by law.

Please correspond in ☐ English ☐ French

Applicable in the Province of Quebec only: It is the express wish of the parties that this Authorization and all documents relating to it be drawn up and executed in English. Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

You understand and agree to be bound by the terms of the Scotiabank Group Privacy Agreement, a copy of which is available at www.Scotiabank.com/privacy or at any Scotiabank branch and which will also be provided to you at the time you sign the Personal Credit Agreement. You affirm all information obtained from you is true, correct and complete. If any statement made by you is not true, we may cancel the loan and request immediate repayment of all money advanced to you.