

Time To Lend

PRIVACY POLICY

Privacy Policy

The Personal Information Protection and Electronic Documents Act became effective in Ontario on January 1, 2004. Time To Lend has always maintained the highest attention to safeguard the privacy of information it obtains in the course of its business activities. Time To Lend believes it is important for you to know how we treat your personal information. This Privacy Policy will explain why we collect personal information (information about an identifiable individual) about our clients, employees of our clients, our employees, and other individuals who interact with us, and how we handle that information on our website and offline.

Types of Information we collect

With your consent, we may gather personal information from you in person, at our office, over the telephone, over the Internet, by corresponding with you via mail, or from third party suppliers. You can visit the Time To Lend website without telling us who you are or revealing any personal information about yourself. The information we may collect to enable you to access our products and services includes your name, current and previous addresses, date of birth, Social Insurance Number, gender, salary, marital status, and specific details about your assets (their cost and date of acquisition, current value), and your liabilities (to whom, the amount owed, the nature of any collateral pledged, etc). We may also collect additional information, such as correspondence with us, questions/comments about Time To Lend, academic and professional qualifications, particulars of current and previous employment for persons who act as a proprietor, partner or shareholder of a duly authorized incorporated company, we may collect further information, such as your firm name, names of partners or shareholders.

How we use your personal information

Typically, the personal information collected about you is used by Time To Lend to confirm your identity, to obtain specific credit information from public credit agencies, to communicate with you, to respond to your enquiries/comments, to send you important notices about your relationship with Time To Lend, and generally to provide you with the products or services you have requested. It is also used to process financial transactions to which you are, or intend to be, a party. If you do not wish your personal information to be used in this manner, you may opt-out of its use by calling 905-778-8100 or 1-888-693-1439 and asking for the Privacy Officer or by email to info@timetolend.com at any time to withdraw your consent to such use and disclosure.

Sharing of personal information

From time to time Time To Lend may share your personal information with our third party vendors, suppliers, data processors, and providers responsible for administering marketing and promotional activities or providing the products and services you requested, on our behalf. We contractually require the organizations with whom we may share your personal information for these purposes to have policies regarding personal information consistent with our Privacy Policy or to abide by our policies as relevant to the personal information shared with them.

Your consent

If you choose to provide personal information to Time To Lend, we assume that you consent to the collection, use and disclosure of your personal information as outlined in this Privacy Policy or otherwise at the time of collection, use or disclosure. If you do not consent, please do not provide your personal information or, where applicable, exercise the opt-out options offered. If Time To Lend requests additional personal information or intends to use or disclose your personal information differently than described in this Privacy Policy, we will advise you at or before the time of collection use or disclosure (as the case may be) as to how we will handle that personal information. Time To Lend will not collect, use or disclose personal information other than as described herein, or at the time of collection, use or disclosure (as the case may be), or as otherwise required or permitted by law.

There are limited instances where Time To Lend may collect, use or disclose your personal information without your consent as require or permitted by law, for example:

1. To collect a debt owed to us
2. To meet government tax reporting requirements, and
3. To comply with an order made by a court.

Consent may be express or implied, depending upon the circumstances. Please note that, in some cases, your choice to refuse or to withdraw consent to certain collection; use or disclosure of personal information may impact on our ability to provide you with certain products or services.

Retention of personal information

Time To Lend will destroy, erase or render anonymous personal information no longer required for the stated purposes or for a legal or legitimate business requirement.

Security safeguards

Time To Lend takes precautions to protect your personal information against unauthorized access, disclosure, inappropriate alteration, and misuse. All safety and security measures are appropriate to the sensitivity level of your information. Access to your personal information is restricted to those persons whose job responsibilities require them to have access. In addition, Time To Lend uses technological safeguards, such as encrypted passwords. Given that electronically transmitted data is not 100% secure, we make no warranties as to the security of any such information that you submit, which you do at your own risk.

Access and correction of personal information

If you wish to request access to, or correction of, your personal information in Time To Lends records, please make your request in writing to the Privacy Officer at Time To Lend. Some information may not be accessed in certain circumstances, for example if it contains personal information of other persons or for other legal reasons. Should you identify any incorrect or out-of-date information, please notify us so we can make the required changes as appropriate.

Changes to this Privacy Policy

Time to Lend reserves the right to change this Privacy Policy from time to time. If Time To Lend makes a material change, this Privacy Policy will be updated accordingly. We recommend you review this Privacy Policy periodically so you are aware of any changes. Your continued use of our website following the posting of any changes to this Privacy Policy shall constitute your acceptance of these changes.

Enquiries, Questions or Complaints

If you have any enquiries, requests or complaints regarding Time To Lends privacy practices, please contact our Privacy Officer by phone at 905-778-8100 or 1-888-693-1439, or by email: info@timetolend.com

This privacy statement was last modified on February 01, 2014.