



You belong.

Client Consent & Service Agreement

Tribe Financial is dedicated to upholding the highest standards of professionalism and integrity while protecting the personal information collected on behalf of our clients. Our agents have access to this information under the Personal Information Protection and Electronic Documents Act (PIPEDA). In outlining our commitment to facilitating your mortgage financing application, we assure you that we will never falsify application details or documents, always providing advice with your best interests in mind.

Client Consent for Credit:

I/we warrant and confirm that the information given in the mortgage application form is true and correct and I/we understand that it is being used to determine my/our credit responsibility and to evaluate and respond to my/our request for mortgage financing. You are authorized to obtain any information you may require for these purposes from other sources (including, for example, credit bureau) and each source is hereby authorized to provide you with such information. I/we also understand, acknowledge and agree that the information given in the mortgage application form as well as other information you obtain in relation to my credit history may be disclosed to potential mortgage lenders, mortgage insurers, other service providers, organizations providing technological or other support services required in relation to this application and any other parties with whom I/we propose to have a financial relationship.

I/we further acknowledge and agree that each potential mortgage lender, mortgage insurer or service provider to whom you provide the mortgage application and/or my/our personal information is permitted to receive such application and information and maintain records relating to me/us and my/our mortgage application and to hold, use, communicate and disclose personal information about me/us, including my/our Social Insurance Number (SIN) if I/we provide it, and collect personal information from me/us, you and from third persons, including credit bureau, credit reporting and collection agencies, financial institutions, my/our past and present employers, creditors and tenants, my/our spouse or any other person who has information about me/us for the purposes of recording, evaluating and responding to my/our application for mortgage financing or related activities and I/we specifically consent to the release and disclosure of personal information by such persons to and among you and each potential mortgage lender, mortgage insurer or other service provider. Additionally, you consent to receiving communications about the latest mortgage news, events, products, and services under Canada's anti-spam legislation.

Initials _____ Initials _____

Confidentiality:

The security of your Private Information is paramount. While arranging your mortgage financing, we may request and have access to sensitive personal information. Rest assured, we only collect the necessary information to achieve your financing goals. We do not sell your information to third parties. Your information and documents are stored securely in an encrypted service. Conversations and notes are treated confidentially, and our duty to keep your Private Information confidential extends beyond the agreement. In the event of illegal or fraudulent activity, we may be required to report findings to the appropriate authorities.

Proceeds of Crime (Money Laundering) and Terrorist Financing Act:

Tribe Financial adheres to the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. This Act may necessitate the disclosure of certain client transactions and prohibits the disclosure of suspicious transactions to clients. Authorities (such as but not limited to Financial Transactions and Reports Analysis Centre of Canada (“FINTRAC”)) may have the power to seize mail or enter premises under the Act, and our obligations are mandatory.

Suitability and Risks:

We carefully match you to a lender and product based on your financial position, life stage, and goals. Risks associated with mortgages, including and not limited to penalties for prepayment, mortgage renewal, variable interest rates, default, or foreclosure, will be disclosed. We make every reasonable effort to assess and disclose specific risks relevant to you. Any further potential risks may also be disclosed on the Borrowers Disclosure documents provided to you at time of commitment.

Protection:

Our Mortgage Agent/Brokers may offer options for mortgage life insurance, critical illness, and disability to protect your investment and family. While these insurance policies are optional, our review of the options will ensure we verify your need for coverage and refer you to qualified insurance agents for further discussion. Our partners for insurance products include, but are not limited to:

- Mortgage Protection Plan through Manulife
- Client consent referral to a licensed insurance agent through Kapur Financial Group

Initials _____ Initials _____

Termination of Engagement:

You may terminate this engagement at any time with written notice. We also reserve the right to terminate for reasons including false information, unethical or illegal requests, lack of cooperation, or inability to find suitable financing despite our best efforts.

Yours truly,

Signature

Full Name

Title

Tribe Financial (FSRA#12782)

By signing below, I confirm that I/we have read, understood, and agree to the terms and conditions outlined in this agreement.

Client Signature.

Client Name

Date.

Client Signature

Client Name

Date.