YOUR CONSENT

We collect, use and disclose your information only with your consent, unless we are obliged to do so by contractual requirements, by law, or in order to provide our financial services to you. When you become a member or customer, or when you apply for a new product or service, we will obtain your consent in writing.

We may possess personal information that we collected prior to implementing our Privacy Code and/or for which we have only your implied consent. We will continue to use that information if consent can be implied or as permitted by law, unless you ask us to stop.

You may change, limit, or withdraw your consent at any time by completing the *Withdrawal of Consent* form on this brochure and returning it to your credit union.

Withdrawal of your consent to use your personal information is subject to legal or contractual obligations. For example, your credit union is required by law to provide a record of your interest earning information to the Canada Revenue Agency. Further, withdrawal of your consent may impact our ability to provide certain products or services. For example, if you have been granted a credit product, your credit union is required to collect and exchange your personal information on an ongoing basis with credit bureaus, credit insurers, and other lenders.

If you do not withdraw your consent, your personal information will continue to be used for the purposes described in this brochure, including disclosure to affiliated organizations.

QUESTIONS? ASK OUR PRIVACY OFFICER

The Privacy Officer is responsible for monitoring information collection and data security, and ensures credit union employees receive appropriate training on privacy issues and their responsibilities under the Privacy Code.

The Privacy Officer also handles all privacy inquiries and personal information access requests under the Privacy Code.

Ultimate responsibility for our compliance with the Privacy Code rests with the credit union Board of Directors.

For further information, questions or concerns about privacy, or to access, verify and / or update your personal information, you may contact your credit union or our Privacy Officer at:

Revised 2021

WITHDRAWAL OF CONSENT

I wish to withdraw consent to use my personal information for the following purposes*. Please check all that apply.

Please do not:

- ☐ mail, email or telephone me about credit union products and services that the credit union believes may be of interest and value to me.
- ☐ mail, email or telephone me about the products and services of affiliates, partners and service providers that the credit union believes may be of interest to me.
- ☐ use my social insurance number for credit matching purposes.
- ☐ mail, email or telephone me about participating in any research or surveys conducted by the credit union, or its affiliates or service suppliers.

*I understand that if I withdraw my consent for any of the purposes noted above, the services provided to me by my credit union will not be affected. For further withdrawal of consent, I may contact my credit union.

I understand I can change my mind regarding these choices at any time.

Name: (please print) _____

Signature: _____

Address: _____

_____

Date: _____

Telephone Number: _____

Credit Union: _____

For further information on your withdrawal of consent options, please contact your credit union.

Please return this form to your nearest credit union branch or mail to the address listed below.

WHAT YOU NEED TO KNOW ABOUT

Protecting your Privacy

Saskatchewan Credit Unions

saskcu.com

YOUR PRIVACY IS OUR PRIORITY

Credit unions have a history of respecting the privacy of our members and customers. Your Board of Directors has adopted the Credit Union Code for the Protection of Personal Information. We have policies and procedures in place to protect your privacy and your right to control the collection, use, and disclosure of your personal information.

WHY DO WE COLLECT YOUR PERSONAL INFORMATION?

We use your personal information to help us provide the highest standards of financial service.

We collect this information from you directly, with your consent, and according to the terms of the product and service arrangements you have made with or through us. Information is also obtained with your consent from credit bureaus, other financial institutions, and from the references you provide to us.

Your personal information is collected for one or more of the following purposes:

- to verify your identity;
- to understand your needs and eligibility for products and services;
- to open, maintain and administer your accounts and provide financial services that meet your needs;
- to obtain credit reports, evaluate your credit rating and credit worthiness, and check references;
- to administer and manage security and risk in relation to your accounts and the financial services provided to you;
- to comply with legal and regulatory requirements;
- to assist in dispute resolution;
- to offer and provide you with other products and services of the credit union and of our affiliates and service suppliers; and
- to contact you to participate in research and / or surveys.

WHAT PERSONAL INFORMATION DO WE COLLECT?

The information we collect may include, but is not limited to: your contact information, date of birth, gender, income, marital status, employment history, financial records, Social Insurance Number (SIN) or other government issued identification numbers, and credit history. We only collect, use, and retain personal information as required to fulfil the purposes identified.

The law requires us to ask for your SIN when you open an interest bearing account. We also may use it to identify you with credit bureaus and other financial institutions for credit matching purposes. However, providing your SIN is not a condition of service.

WITH WHOM DO WE SHARE YOUR PERSONAL INFORMATION?

We only share your personal information with your consent or where we are required or permitted to do so by law. We never sell, rent, or lease personal information to third parties.

When you become a member or open an account with us, you agree to the terms of our Financial Services Agreement and an account agreement. Both require your consent to allow us to share information with our suppliers, partners and affiliates.

We use trusted, reputable suppliers to provide cheque and statement printing, data processing, member and customer research and surveys, and payment clearing services. We provide partners and suppliers with only the information necessary to perform the required services. To ensure confidentiality, personal information is removed from market research and survey reports provided to the credit union.

We ensure our partners and suppliers implement security standards for information handling that are equal to our own, and we require them to protect your information in a manner that is consistent with our Privacy Code. In the event our partners and suppliers are located outside of Canada, they are subject to the laws of the foreign jurisdiction and may be required to disclose personal information in accordance with those laws.

Your information is sometimes shared with our affiliates to ensure we offer you a full range of financial products and services. Our affiliates are also required to protect your information in a manner that is consistent with our Privacy Code.

To see a list of our partners and affiliates, visit the Partners section of **www.saskcu.com** or ask your credit union.

YOUR RIGHT TO ACCESS AND VERIFY PERSONAL INFORMATION

You have the right to access, verify and update your personal information at any time. For more information, contact your credit union.

The 10 Principles of the Credit Union Code for the Protection of Personal Information

1. **Accountability:** We have designated a Privacy Officer who is accountable for our compliance with the principles of the Code.
2. **Identifying Purposes:** When we ask you for personal information, we will identify the purposes for which it will be used or disclosed at or before the time such information is collected.
3. **Consent:** We require your knowledge and express or implied consent for the collection, use or disclosure of personal information, except in specific circumstances as described in the Code.
4. **Limiting Collection:** The collection of personal information is limited to the purposes we have identified for you. We only collect personal information by fair and legal means.
5. **Limiting Use, Disclosure, and Retention:** We will use or disclose your personal information only with your express or implied consent, or as required by law. We will retain your information for only as long as is necessary to fulfill identified purposes.
6. **Accuracy:** We will keep your information accurate, complete and up-to-date as is necessary for the purposes for which it is to be used.
7. **Safeguards:** We will protect your personal information with appropriate security safeguards.
8. **Openness:** We will make specific, understandable information readily available to you about our personal information policies and practices.
9. **Individual Access:** Upon request, we will give you access to your personal information, and information regarding how it is used or disclosed. You are entitled to question its accuracy, its completeness, and how it is used.
10. **Challenging Compliance:** You are entitled to question the Privacy Officer about our compliance with any of these principles.