

Policies

Protecting Your Privacy

On January 1, 2004 the Personal Information Protection and Electronic Documents (Canada) (the "Act") applied to all commercial activities in all provinces in Canada, unless the province has enacted "substantially similar" legislation.

POLICY

1. Our firm does not sell or distribute any information about our clients to anyone, without the consent of the client or as required or permitted by law.
2. Our firm protects the personal information we do collect and maintain. Access to personal information is granted:
 - a. internally: employees – unless a request is made otherwise
 - b. externally: regulatory/governmental authorities, chartered accountants, lawyers, bookkeepers, bankers, insurance agents, financial products suppliers, third party administrators, real estate agents or other specifically authorized third parties

This access to personal information is granted only to provide financial, taxation, insurance, investment, estate and business planning services, products or advice or to serve another legitimate business need. We have implemented physical, electronic and organizational measures to help protect clients' personal information from unauthorized access, unlawful processing and accidental loss, destruction, or alteration.

GUIDELINES FOR INFORMATION COLLECTION AND USE

We collect personal information from a variety of sources to better understand the financial, taxation, and business needs of a client.

1. Information we receive from you could include but is not limited to:
 1. Data about who you are and how to contact you such as your name and address
 2. Unique identifiers such as your social insurance number or business number which will be used to fulfill regulatory and other governmental obligations and to distinguish you from other clients with similar names and
 3. Data to help us serve you better such as your income, employment, age, net worth, investment information and objectives and banking information
2. Information we collect from the following non-affiliated third parties could include, but is not limited to:
 - i. regulatory/governmental agencies: extent of compliance and/or historic filing information
 - ii. chartered accountants: review of previous years' files, obtaining specialist advice
 - iii. lawyers: Incorporation papers, shareholder and/or partnership agreements, separation agreements, leases
 - iv. bookkeepers:
 - v. bankers: Amortization schedules, debt agreements/covenants
 - vi. insurance agents: Insurance premiums and extent of coverage
 - vii. financial products suppliers: Investment statements, RRSP contributions
 - viii. third party administrators
 - ix. real estate agents: Property valuations, purchase or sale agreements.
 - x. other specifically authorized third parties

GUIDELINES FOR INFORMATION DISCLOSURE

Our firm does not disclose personal information about our clients or former clients to anyone, without the consent of the client, except as required or permitted by law. For example, we are occasionally asked or required to provide information to credit reference agencies, to regulatory/governmental authorities, law enforcement and/or self regulatory organizations or to third parties in response to court orders. We may also use this information to establish or exercise our legal rights or to defend against legal claims.

For regulatory purposes, self-regulatory organizations require access to personal information of our clients. These regulatory authorities collect, use or disclose such information for purposes which may include the following: mandatory periodic practice inspection or investigation of disciplinary proceedings.

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We may occasionally use your personal information to advise you of products and/or services we believe may be of interest to you or fit your personal circumstances.

We share client information with other non-affiliated third parties that assist us in fulfilling the services needed only with your written consent. You may withdraw your consent at any time (subject to legal or contractual obligations). Please provide our firm with 5 business days notice in writing. Please be aware that withdrawing your consent may prevent us from providing and/or completing the requested products and/or services.

ANTI-SPAM POLICY

Canada's new anti-spam legislation came into force on July 1, 2014. It regulates how we communicate with you using electronic messages. By signing below, you consent to keeping in touch through electronic communications from MORRISON CPA Professional Corporation, which may include newsletters, information and invitations to events, as well as other important communication from us. You may withdraw your consent or modify what you would like to receive at any time.

ACCURACY

Our firm is committed to maintaining the accuracy of your personal information and ensuring that it is complete and up-to-date. If you discover inaccuracies in our data, or if your personal information changes, please notify our office immediately, so that we can make the necessary changes.

I hereby consent to the collection, use, maintenance and disclosure of my personal information as set out above, unless and until I advise in writing.

Date

Client Name

Client Signature