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PRIVACY POLICY

Privacy of personal information is an important principle to Temiskaming Development Fund Corporation and its members. We are committed to collecting, using and disclosing personal information responsibly and only to the extent necessary for the services we provide. We protect your personal information and adhere to all legislative requirements with respect to protecting privacy. We do not rent, sell or trade our mailing lists. The information will be used only for us to be able to deliver our services to you.

WHAT IS PERSONAL INFORMATION:

Personal information includes any factual or subjective information, recorded or not, about an identifiable individual. The information collected by Temiskaming Development Fund Corporation will pertain to a client's borrowing abilities, credit and payment history, current financial situation and business management skills. This personal information collected is necessary in order for us to be able to evaluate the proposed business plan as well as consideration and disbursement of loans.

WHO WE ARE:

Temiskaming Development Fund Corporation is an aggressive, yet selective lender to new and existing businesses in the manufacturing sectors within the District of Temiskaming and Temagami. Its primary goal is to promote economic growth within Temiskaming and it is incorporated as a non-profit Ontario corporation.

COLLECTION OF PERSONAL INFORMATION: PRIMARY PURPOSES

Temiskaming Development Fund Corporation collects, uses and discloses personal information in order to determine a client's eligibility to borrow monies from the corporation for business purposes, and to determine the availability of security for a loan. We must collect this information and verify it in order to present it to the Board of Directors to approve or decline the requested loan and if approved, to obtain the necessary security for the loan.

Temiskaming Development Fund Corporation does not share information for purposes beyond those for which it was collected.



COLLECTION OF PERSONAL INFORMATION: RELATED AND SECONDARY PURPOSES

Temiskaming Development Fund Corporation also collects, uses and discloses information as above but also we deal with outside organizations, such as lawyers, accountants, & other lending and related institutions such as banks or governmental agencies which may need access to the personal information we have. However, information will not be shared for purposes beyond those for which it was collected, namely business financing.

PROTECTION AND ACCURACY OF PERSONAL INFORMATION:

Temiskaming Development Fund Corporation keeps personal information as accurate, complete and up to date as necessary, taking into account its use and the interests of the individual. Personal information will only be updated when necessary to fulfil the specified purposes, such as to continue providing our service to our clients. Our paper records are maintained in a supervised office environment and computers are password protected. If necessary, paper information is transmitted through sealed, addressed envelopes through reputable courier companies, government postal agencies or personal delivery by Temfund staff members.

RETENTION AND DESTRUCTION OF PERSONAL INFORMATION:

We retain all our files and records for as long as possible to continue to serve our clients on an ongoing basis. Any duplication of files is destroyed by shredding and when storage becomes a problem the archived files are boxed, labelled and stored onsite until they expire and are then shredded.

POLICY AVAILABILITY & INDIVIDUAL ACCESS TO INFORMATION:

Temiskaming Development Fund Corporation's privacy policy is available at our office or by requesting a copy if you did not receive one with your Personal Information Consent Form. If you have any questions regarding our policy, you may contact our privacy officers who are Dalton Potter and Cindy Little at our office in New Liskeard. You may request to see what personal information we hold about you, however we may ask you to put your request in writing and allow us a maximum of 30 days to fulfil your request. If access to your personal information cannot be given, we will tell you within the 30 days if at all possible and tell you the reason as best we can.

If you believe there is a mistake in the information, you may request to have it corrected. Backup documentation may be requested from us to show that our information is incorrect. Where we agree that an error has been made, we will make the correction and notify anyone to whom we supplied this information. If we do not agree there is an error, we will still include in our file a brief statement from you clarifying this and where applicable will forward that statement to anyone else who received the information.



PERSONAL INFORMATION CONSENT FORM

As part of my loan application, I hereby give my consent to the Temiskaming Development Fund Corporation to collect, verify, use and disclose personal information required to perform the following:

1. to determine the eligibility for a loan
2. to determine the relevant security to be taken for the loan
3. to make recommendations to the board of directors about accepting or declining such loan
4. to share the information with related lenders or bodies for such purposes

If I wish to review my personal information pertaining to my loan application, I understand I may do so by contacting the Privacy Officer, Dalton Potter or Cindy Little. I may cancel this consent at any time by notifying Temiskaming Development Fund Corporation in writing stating such.

I agree that all personal information that I provide to Temiskaming Development Fund Corporation (Temfund) and its officers and directors will be complete and accurate and I consent to the collection, use and distribution of personal information only to the extent necessary to obtain their services, which may include credit checks provided by South Temiskaming Community Futures Corporation, who is the authorized agent for Temfund to perform credit checks. Furthermore, I confirm that I have the consent of other individuals for whom I am supplying personal information if so required.

FULL NAME: _____
(Please Print)

SIGNATURE: _____

DATE: _____