

Privacy Policy for the Public

The Fraser Valley Real Estate Board ("FVREB") is committed to maintaining the security, confidentiality and privacy of your personal information. This Privacy Policy documents our on-going commitment to you and has been developed to comply with the British Columbia Personal Information Protection Act (PIPA) and other laws.

Scope of Policy

This Policy applies to the FVREB and its collection, use and disclosure of personal information relating to individuals and does not apply to the information collected, used or disclosed with respect to corporate or commercial entities.

Pursuant to PIPA, this Policy does not impose any limits on the FVREB with respect to the collection, use and disclosure of the following information:

- your business contact information; and
- information that is available from a public source.

Pursuant to PIPA, the FVREB's designated Privacy Officer is responsible for ensuring that the FVREB complies with PIPA. The Privacy Officer is also responsible for training staff and communicating to staff about this Policy.

Contact information for the FVREB's Privacy Officer is listed in the last section of this Policy.

Definitions

The following definitions are drawn directly from PIPA.

Personal Information – means information about an identifiable individual and includes an employee's personal information but does not include contact information or work product information.

Contact Information – means information that would enable an individual to be contacted at a place of business and includes name, position name or title, business telephone number, business address, business email or business fax number.

Purposes for Collecting, Using and Disclosing Personal Information

Unless the purposes for collecting personal information are obvious and the individual voluntarily provides their personal information for those purposes, the FVREB will communicate the purposes for which personal information is being collected, either orally or in writing, before or at the time of collection.

The FVREB collects personal information for purposes authorized or required by PIPA or other laws and for the following reasons:

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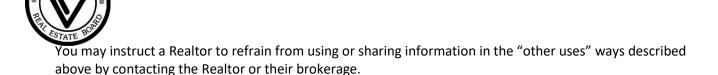
- (a) Allowing members of Real Estate Boards (including REALTORS* and appraisers) to:
 - i. Value your property.
 - ii. List/market your property on the Multiple Listing Service* System in accordance with the terms and conditions of the MLS System and the Real Estate Boards. This purpose does not apply if your listing is an exclusive (non-MLS) listing.
 - iii. Market your property through any other media (both print and electronic).
 - iv. Help you locate a suitable property to buy or lease.
 - v. Facilitate the purchase and sale or lease transaction both before and after the completion of your transaction or entering into of your lease (including by cooperating with financial institutions, legal advisors, government departments and agencies, and third parties engaged in connection with the purchase and sale or lease transaction, such as photographers, appraisers and other service providers, and by communicating with you to coordinate any of the foregoing or to ensure your satisfaction with any of the foregoing and with the real estate services provided to you in connection with the transaction).
- (b) Allowing the FVREB and other Real Estate Boards and their members (including Realtors and appraisers) to compile current and historical statistics on sales and property prices and lease rates, and to conduct comparative market analyses. Information about your property will be retained in the MLS System and handled in accordance with the MLS System's and the Real Estate Boards' terms and conditions, and may be generally published by the Real Estate Boards, from time to time (for example on the REALTOR.ca public website), for these purposes after your property has sold or leased or your listing has expired (if you are a seller/landlord), and after you have purchased or leased your property (if you are a buyer/tenant). This purpose does not apply if your listing is or was an exclusive (non-MLS) listing.
- (c) Enforcing codes of professional conduct and ethics for members of Real Estate Boards (by cooperating with the FVREB and other Real Estate Boards, the British Columbia Real Estate Association, the Real Estate Council of British Columbia, the Canadian Real Estate Association and other regulatory bodies).
- (d) Complying with legal requirements and acting pursuant to legal authorizations.

The above collections, uses and disclosures are a necessary part of your relationship with your Realtor and the FVREB.

Other uses:

- (a) Realtors may communicate with you to determine whether you require additional real estate services.
- (b) FVREB, other Real Estate Boards, and their members, and survey firms on their behalf, may communicate with you to participate in surveys.

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You may instruct the FVREB to refrain from using or sharing information in the "other uses" ways described above by providing written notification to the FVREB Privacy Officer.

The FVREB acknowledges that the sharing of information in the "other uses" ways described above is at your option and you will not be refused services merely because you advised the FVREB to stop using or sharing information in this way.

When personal information that has been collected is to be used for a purpose not previously identified, the FVREB will identify the new purpose and obtain your consent, unless the use is authorized or required by law.

Consent to Collect, Use and Disclose Personal Information

The FVREB will obtain your consent to collect, use or disclose personal information, except where the FVREB is authorized or required to do by law without consent. For example, the FVREB may collect, use or disclose personal information without your knowledge or consent where:

- the information is publicly available;
- the FVREB is obtaining legal advice; or
- the FVREB reasonably expects that obtaining consent would compromise an investigation or proceeding.

Other exceptions may apply.

Your consent can be express, implied or given through an authorized representative such as a lawyer, agent or broker.

Consent may be provided orally, in writing, electronically, through inaction (such as when you fail to notify the FVREB that you do not want your personal information to be collected, used or disclosed for various purposes, after you have received notice of those purposes) or otherwise.

You may withdraw consent at any time, subject to legal, contractual and other restrictions, if you give reasonable notice of withdrawal of your consent to the FVREB. On receipt of notice of withdrawal of your consent, the FVREB will inform you of the likely consequences of the withdrawal, which may include the inability of the FVREB to provide certain services for which that information is necessary.

Limits on Collection of Personal Information

The FVREB will not collect personal information indiscriminately and will limit collection of personal information to that which is reasonable and necessary to provide services, or which is reasonable and necessary for the purposes consented to by you. The FVREB will also collect personal information as authorized by law.

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Limits on Use, Disclosure and Retention of Personal Information

Your personal information will only be used or disclosed for the purposes set out above or as authorized by law.

The FVREB will keep personal information used to make a decision affecting you for at least one year after using it to make the decision. If required by law or necessary for business purposes, the FVREB will retain personal information for longer than one year.

The FVREB will destroy, erase or make anonymous, documents or other records containing personal information as soon as it is reasonable to assume that the original purpose is no longer being served by retention of the information and retention is no longer necessary for legal or business purposes.

The FVREB will take due care when destroying personal information to prevent unauthorized access to the information.

Accuracy of Personal Information

The FVREB will make a reasonable effort to ensure that the personal information it uses or discloses is accurate and complete.

If you demonstrate the inaccuracy or incompleteness of personal information, the FVREB will amend the information as required. If appropriate, the FVREB will send the amended information to third parties to whom the information has been disclosed.

When a challenge regarding the accuracy of personal information is not resolved to your satisfaction, the FVREB will annotate the personal information under its control with a note that the correction was requested but not made.

Protection of Personal Information

The FVREB protects the personal information in its custody or control by making reasonable security arrangements to prevent unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks.

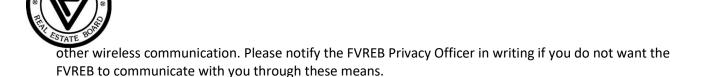
The FVREB will take reasonable steps, through contractual or other reasonable means, to ensure that a comparable level of personal information protection is implemented by the suppliers and agents who assist in providing services to you or to the FVREB.

Some specific safeguards include:

- physical measures such as locked filing cabinets;
- organizational measures such as restricting employee access to files and databases as appropriate;
- electronic measures such as passwords and firewalls; and
- investigative measures where the FVREB has reasonable grounds to believe that personal information is being inappropriately collected, used or disclosed.

Note that confidentiality and security are not assured when information is transmitted through e-mail or

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Access to Personal Information

Upon written request and authentication of your identity, the FVREB will provide you with your personal information under its control.

The FVREB will also give you information about the ways in which that information is being used and a description of the individuals and organizations to whom that information has been disclosed. The FVREB may charge a reasonable fee for doing so.

The FVREB will make the information available within 30 days or provide written notice where additional time is required to fulfil the request.

In some situations, the FVREB may not be able to provide access to certain personal information. Examples include:

- where disclosure would reveal personal information about another individual,
- the personal information is protected by solicitor/client privilege,
- the information was collected for the purposes of an investigation, or
- where disclosure of the information would reveal confidential commercial information that could harm the competitive position of the FVREB.

The FVREB may also be prevented by law from providing access to certain personal information.

Where an access request is refused, the FVREB will notify you in writing, document the reasons for the refusal and outline further steps that are available to you.

Questions, Concerns or Complaints

Any questions, concerns or complaints regarding this Policy should be directed, in writing, to the FVREB's Privacy Officer. If the Privacy Officer is unable to resolve the concern, the individual may also write to the Information and Privacy Commissioner of British Columbia.

The FVREB will, on request, will provide information about its complaint process.

Contact information for the FVREB's Privacy Officer is as follows:

Privacy Officer Fraser Valley Real Estate Board 15463 104 Avenue Surrey, BC V3R 1N9

Phone: 604.930.7605 Fax: 604.930.7665

Email: privacyofficer@fvreb.bc.ca

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