

Privacy Policy

This privacy notice discloses the privacy practices for www.statewidepvs.com and Statewide Property Valuation Services Inc.

Overview

Statewide Property Valuation Services Inc., respects the privacy of all its clients and it is dedicated to keeping your personal information accurate, confidential, secure and private. Statewide Property Valuation Services Inc. has implemented the following Privacy Policy to ensure that it can continue to meet its commitment to your privacy.

Statewide Property Valuation Services Inc. provides a variety of products and services to appraisers, lending institutions, mortgage brokers/agents, lawyers and the public, including, but not limited to, providing real property appraisal reports, customer relationship management services, and other real estate related advisory services. We specialize in connecting our clients to our licensed list of appraisers in order to provide them with professional real property valuation services.

Each of our Assignments are conducted safely and securely within the parameters of the Canadian Uniform Standards of Professional Appraisal Practice (CUSPAP) set forth by the Appraisal Institute of Canada. For parties interested in the (CUSPAP) act can access it from the Appraisal Institute of Canada website here: www.aicanada.ca.

During the course of providing these products and services, Statewide Property Valuation Services Inc. may collect personal information about its clients and its customers, with their consent.

“Personal Information” is defined as information about an identifiable individual client or applicant. This may include and is not limited to, the individual’s name, home address, or other financial information, credit card information, personal preferences and other information about his or her family or the occupants of the residence.

Statewide Property Valuation Services Inc.’s Privacy Policy is based on, and adheres to Canada’s Personal Information Protection and Electronic Documents Act (PIPEDA), which incorporates the Ten Privacy Principles outlined in the Canadian Standards Association Model Code for the



Protection of Personal Privacy. If you are further interested to inquire & read into the specifics of this legislation you can visit the official website of the Privacy Commission of Canada here: <https://www.priv.gc.ca/en/>

At the end of this Privacy Policy the ten principles that Statewide Property Valuation Services Inc. follows to ensure that we protect your personal information when we collect, use, or disclose it in the course of conducting our appraisal service business activities is described.

All of our employees who have access to personal information must adhere to our Privacy Policy and its related procedures.

Application of Privacy Principles

Statewide Property Valuation Services Inc. gathers and uses personal information in order to provide its clients or you with the products and services requested, in particular: Name, Address, Phone number(s), Approximate market value of the property being purchased/re-financed/transferred, Address of the property being purchased/re-financed/transferred, Specific financing details related to potential loans are sometimes collected, Credit Card and financial institutional information as well.

All information that you do provide us with is securely maintained and kept strictly confidential. This Privacy Policy does not apply to aggregated data from which it is not possible to determine the identity of a specific individual. Statewide Property Valuation Services Inc. reserves the right to use aggregated data in any way that it determines appropriate.

Purposes

Statewide Property Valuation Services Inc. uses your personal information for three primary purposes. First in order to communicate with you in order to provide you or your representative with our products and services. Second for transactional information to monitor our level of service and report back to our clients to ensure satisfaction with the provision of such services. Lastly we use personal information for the purpose that we have disclosed. If we want to use your information for a different purpose, we will notify you and our clients to obtain consent.

Release of Personal Information



Statewide Property Valuation Services Inc. is obliged to keep your personal information confidential except under the following circumstances;

When:

A. Sanctioned by the Clients

Many of the services offered by Statewide Property Valuation Services Inc. require us to obtain personal information about you in order to perform the services we have been engaged to provide. We will always obtain consent, and we will never use the personal information for purposes other than those we have told our clients about.

You may withdraw your consent at any time, subject to any legal implications. If you withdraw your consent to use or disclose certain personal information, we may be unable to continue to provide all or part of the requested services. The procedure for withdrawing consent is outlined below under the section "Withdrawal".

B. Required by Law

The type of information we are legally required to disclose usually relates to government tax reporting requirements. In some cases, however, such as under a court order, we may be required to disclose certain information to persons specified in the court order. We will only provide the specific information requested and only upon being satisfied that the authorities have legitimate grounds to request the information.

C. Permitted by Law

The legislation has provided certain situations where Statewide Property Valuation Services Inc. is legally permitted to disclose personal information without your consent. Examples include situations involving the collection of debt in arrears, medical emergencies, or suspicion of illegal activities.

With:

A. Employees of Statewide Property Valuation Services Inc.



In the course of daily routine business procedures, access to personal information is limited to those employees with a legitimate reason for accessing it. As a condition of their employment, Statewide Property Valuation Services Inc. employees are required to follow all applicable laws and regulations, including this Privacy Policy.

Unauthorized use or disclosure of confidential client information by a Statewide Property Valuation Services Inc. employee is prohibited and may result in disciplinary measures.

B. Associates

In order to best serve our clients and you, some of your personal information may be shared with our associates. We will only do this with your consent and you may withdraw this consent at any time. The procedure for withdrawing consent is outlined below under the section "Withdrawal".

C. A Third Party

We may engage and coordinate with third-party suppliers to provide certain services offered throughout Statewide Property Valuation Services Inc.

Such suppliers are only given the information that is needed to provide the specific service for which we contract them to provide. Suppliers are obliged to protect the confidentiality of your personal information, and they are prohibited from doing anything with this information that we have not authorized them to do. They are required to treat your personal information in a manner consistent with our Privacy Policy.

D. Sale of business

We may transfer your personally identifiable information to a third party in connection with a sale, merger, or other disposition (whether of assets, stock, or otherwise) of our business.

Site Security

www.statewidepvs.com provides general information about Statewide Property Valuation Services Inc. and the products and services it offers.



In order to best serve our clients, Statewide Property Valuation Services Inc. offers its clients and you access to certain information through its websites via links to other web sites, including those of its business associates. Statewide Property Valuation Services Inc. is in no way responsible and cannot guarantee the content or privacy of other sites linked to www.statewidepvs.com.

Information Access & Revisions

As our client, you have the right to access the personal information we keep on you and you have the right to verify or amend the information if it is presented to be inaccurate. If you would like to view the personal information held on you or to make a change to that information, please make a written request by sending an e-mail to contact@statewidepvs.com.

Withdrawal

In order to provide you with our services and products, Statewide Property Valuation Services Inc. will, with your consent, share your personal information with our associates. Should you not want to receive promotional materials from or have your personal information shared with our associates please contact us at contact@statewidepvs.com.

Cookies

“Cookies” are small text files that contain a unique identification number that allows the systems we utilize to identify your web browser and not you personally each time you visit our website. This information is utilized by Statewide Property Valuation Services Inc. in order to advance the functionality of our website and enhance the navigation and security of your sessions.

You may organize your browser to notify you when you receive a cookie, and you may decline to accept them entirely. However, if you decline to accept cookies, the functionality that will be provided to you, its user will be limited when you visit our website.

Statewide Property Valuation Services Inc. may collect anonymous information about you. This means that the information collected cannot be

traced back to a specific person. For example, the aforementioned systems we utilize to advance the functionality of our website may record certain information automatically when you visit our website. This information is collected using the “cookies” and might include the pages you visited, your I.P. address and other site usage statistics. This information is used for research and analytical purposes only. For example, evaluating how many visitors our website receives or which pages each user uses most often. This aggregate data may be disclosed to third parties.

Principles of Privacy outlined by the Office of the Privacy Commission of Canada

The ten principles listed below govern our actions as they relate to the use of personal information:

1. Accountability

Statewide Property Valuation Services Inc. is accountable for all personal information in its possession or custody, including personal information disclosed to third parties for purposes of providing services requested by our clients, employees, or you.

2. Identifying Purposes

Statewide Property Valuation Services Inc. collects personal information supplied to it by its clients, including financial institutions, brokers, lawyers, among others, that is essential to permit Statewide Property Valuation Services Inc. to provide the services requested. We are obligated to protect the confidentiality of your personal information, and we are prohibited from doing anything with your personal information that we have not been authorized to do by our clients or you or that is required of us in carrying out the appraisal related services as requested by the client or you. Furthermore, Statewide Property Valuation Services Inc. relies upon such financial institutions, all of whom are bound by PIPEDA, to obtain their customers’ consent or rely upon an exemption to PIPEDA, before providing Statewide Property Valuation Services Inc. with their customers’ personal information.

3. Consent



Statewide Property Valuation Services Inc. will obtain consent from its clients or you before or when it collects, uses, or discloses your personal information. Consent can be express, implied or assumed with regards to the services being rendered and agreed upon and even given through an authorized representative. A client or you can withdraw consent at any time, with certain exceptions. We however, may collect, use or disclose personal information without the client's knowledge or your consent in exceptional circumstances where such collection, use, or disclosure is permitted or mandated by the law.

4. Limiting Collection

The information that Statewide Property Valuation Services Inc. collects will be limited to those details necessary for the purposes it has identified as well as any and all services related to residential appraisal services to the client, to you, or to perform the services.

5. Limiting Use, Disclosure and Retention

Personal information will only be used or disclosed for the purpose for which it was collected unless the client or you have otherwise consented, or when it is required or permitted by law. Personal information may only be retained for the amount of time needed to fulfil the purpose for which it was collected or to fulfil contractual obligations with respect to record retention. In certain exceptional circumstances, Statewide Property Valuation Services Inc. may have a legal duty or right to disclose personal information without knowledge or consent from our client or you with respect to matters that concern the company's or the public's interest.

6. Accuracy

Statewide Property Valuation Services Inc. will keep personal information as accurate, complete, and current as necessary to fulfil the purposes for which it was collected. Clients or you may request to have this information amended where it is found to be inaccurate or incomplete.

7. Safeguards

Personal information is protected using measures fitting to the sensitivity of the information.

8. Openness

Statewide Property Valuation Services Inc. will make information available to its clients and the general public about the policies and procedures it uses to manage personal information. Clients; typically consisting of Property Owners and or Trustees, Real Estate Professionals, Mortgage Brokers, Lenders, Underwriters in the process of a property valuation and the general public have access to this information through our website, or through alternate means if requested.

9. Individual Access

Upon written request, you will be informed of the existence, use and disclosure of your personal information, and will be given access to it, upon notification to our client of your request. Statewide Property Valuation Services Inc. will respond to such requests as efficiently as possible. If Statewide Property Valuation Services Inc. is prohibited from providing such access we will explain the reasons for the lack of access, except where prohibited by law.

10. Challenging Compliances

Clients and members of the general public in respect of whom Statewide Property Valuation Services Inc. has collected, used or disclosed personal information may challenge Statewide Property Valuation Services Inc. compliance with this Privacy Policy. You may contact us at www.statewidepvs.com and send us an email at the bottom of on contact page in regards to this.