

**PROPTX**  
**PRIVACY POLICY**

**PropTX**  
**Policy on the Collection, Use and Disclosure**  
**of Personal Information**  
**“Privacy Policy”**

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**1. Objective & Scope of Policy**

PROPTX is committed to advancing the interests of real estate sales people and brokers who comprise PROPTX Users.

PROPTX is dedicated to maintaining high standards of confidentiality with respect to information provided to it. This Policy Statement has been prepared to inform you of our policy and practices concerning the collection, use and disclosure of Personal Information provided to PROPTX.

This Policy Statement governs Personal Information collected from and about individuals who are PROPTX clients and Personal Information regarding individuals who are not clients of PROPTX that is provided to PROPTX for the purposes described below. This policy also does not cover aggregated data from which the identity of an individual cannot be determined. PROPTX retains the right to use aggregated data in any way that it determines appropriate.

This Policy Statement applies to all personnel authorized and directed by PROPTX as part of their work requirements as well as to PROPTX’s Board of Directors.

Using contractual or other arrangements, PROPTX shall ensure that agents, contractors or third party service providers, who may receive Personal Information in the course of providing services to PROPTX as part of our delivery of services, protect that Personal Information in a manner consistent with the principles articulated in this Policy Statement.

In the event of questions about access to Personal Information, the collection, use, management or disclosure of Personal Information, or this Policy Statement or whether PROPTX is acting in a manner consistent with it, please contact:

Chief Privacy Officer  
 PROPTX  
 1400 Don Mills Road  
 Toronto, ON M3B 3N1

E-mail: johnd@proptx.ca  
 Telephone number: 416-443-8141

## 2. The Collection, Use & Disclosure of Personal Information

For the purposes of this Policy,

**“Personal Information”** means any information, recorded in any form, about an identifiable individual, or an individual whose identity may be inferred or determined from the information, alone or in combination with other information.

**“External Associate”** means an individual who is not a client, user or personnel authorized and directed by PROPTX as part of their work requirements. An External Associate may be an individual or an employee of an organization with which PROPTX has dealings in the normal course of fulfilling its mandate.

Information within the Multiple Listing Service (“**MLS®**”) system is considered to be Personal Information to the extent that it is about or can be associated with an identifiable individual. For example, Personal Information within the **MLS®** system may include an individual’s name, address, phone number, financial information and may also include information about an individual’s property (such as sale price). To the extent possible, such information will be collected directly from the listing broker/salesperson.

PROPTX uses the Personal Information provided verbally or in writing by clients, and others, for different purposes to fulfil its mandate. These purposes include:

- Providing products and services to clients;
- Providing continuing education to clients and educational courses to those seeking to become clients and others;
- Administering and operating the **MLS®** system, including ensuring compliance with the rules and regulations governing the **MLS®** system;
- Meeting any legal or regulatory requirement; and
- Such other purposes consistent with the foregoing purposes.

PROPTX’s use of Personal Information is limited to the purpose of fulfilling the mandate of PROPTX or a purpose consistent with that purpose.

PROPTX may disclose Personal Information of clients to real estate client boards, OREA, CREA and RECO for the purpose of fulfilling its mandate and to organizations that assist the PROPTX in the course of fulfilling its mandate, including organizations that perform services on its behalf.

Personal Information will only be provided to organizations providing services to PROPTX if they agree to use such information solely for the purposes of providing services to PROPTX and under the instruction of PROPTX and, with respect to that information, to act in a manner consistent with the relevant principles articulated in this Policy Statement.

Information within the **MLS®** system, including Personal Information, with respect to a **MLS®** property listing may be disclosed to (or may be accessible by) Members and other persons authorized to use the **MLS®** system which may include other real estate boards and associations and their members, government departments, appraisers and others for purposes in connection with the listing, marketing, purchasing and/or selling of the property, subject to PROPTX’s agreements, rules and policies governing its **MLS®** system. In addition, property information within the **MLS®** system including both current and historical listing and sales data (including sale price) is retained in the **MLS®** system, both during the term of the listing and after the listing has expired or terminated or the property has been purchased, sold or leased, and is available to PROPTX and authorized users to compile and publish current and historical statistics and to conduct

comparative market analyses, which may be disclosed to or shared with consumers. Comparative market analyses are used to assess the values of properties, relying on information about similar properties in the same area with adjustments for differences in property features. Information within the MLS® system (including both current and historical listing and sales data) may also be used and displayed on virtual office websites (“VOWs”) administered by client board brokerages, subject to PROPTX’s agreements, rules and policies governing its MLS® system (including those in respect of VOWs).

There are circumstances where the collection, use and/or disclosure of Personal Information may be justified or permitted or where PROPTX is obliged to disclose information without consent. Such circumstances may include:

- Where collection and use with consent would compromise the availability or accuracy of the information and the collection is reasonable for purposes related to investigating a breach of an agreement or a contravention of the laws of Canada or a province;
- Where disclosure is required to comply with a subpoena, warrant, court order or rules of the court relating to production of documents;
- Where disclosure is necessary to collect fees or any other debt owed by the individual to PROPTX;
- Where disclosure is made to another organization and is reasonable for purposes of investigating a breach of an agreement or a contravention of the laws of Canada or a province that has been, is being or is about to be committed and it is reasonable to expect that disclosure with knowledge or consent of the individual would compromise the investigation;
- Where disclosure is made to another organization and is reasonable for purposes of detecting or suppressing fraud or of preventing fraud that is likely to be committed and it is reasonable to expect that disclosure with knowledge or consent of the individual would compromise the ability to prevent, detect or suppress the fraud;
- Where the information is “publicly available” within the meaning of the *Personal Information Protection and Electronic Documents Act* (Canada) and regulations thereunder (“PIPEDA”); or
- Where required by law.

Where obliged or permitted to disclose information without consent, PROPTX will not disclose more information than is required.

### **3. Accuracy**

PROPTX endeavours to ensure that any Personal Information provided by its clients and in its possession is as sufficiently accurate, current and complete as necessary for the purposes for which PROPTX uses that information. Personal Information contained in files that have been closed is not actively updated or maintained.

Information on listings is the responsibility of clients who provide it to the MLS® system. In the event of inaccuracy or incompleteness in any Personal Information within the MLS® system, PROPTX may request that the individual contact their listing broker/salesperson or other real estate representative to address the matter.

### **4. Retention**

PROPTX retains Personal Information as long as PROPTX believes it is necessary to fulfil the purpose for which it was collected. Currently, the principal place in which PROPTX holds Personal Information is in Ontario.

PROPTX endeavours to maintain adequate physical, procedural and technical security with respect to its offices and information storage facilities so as to prevent any loss, misuse, or unauthorized access, disclosure, or modification of Personal Information.

PROPTX further protects Personal Information by restricting access to Personal Information to those employees and External Associates that the management of PROPTX has determined need to know that information in order that PROPTX may provide its services.

In terms of communicating Personal Information, you may wish to note that there is no method of transmitting or storing data that is completely secure. While the physical characteristics of each are different, mail, telephone calls and transmissions over the Internet are all susceptible to possible loss, misrouting, interception and misuse of the information being communicated or transmitted.

As do many organizations, PROPTX attempts to strike a reasonable balance between security and convenience. In communicating with clients and others, PROPTX reserves the right to use a method of communication that is less secure than some of its less convenient alternatives. An example of this is e-mail. At this time, when we use e-mail, it is sent as unencrypted plain text. We do this because PROPTX believes that many of our clients and External Associates cannot readily process encrypted e-mail. This is done for their convenience but has the security concern that, if misrouted or intercepted, it could be read more easily than encrypted e-mail.

## **5. Visiting the PROPTX Public Web Sites**

With respect to its public websites, PROPTX may use Cookies from time to time and anonymous hit count statistics are generated.

PROPTX has no control over the content of third party websites that individuals may access through hyperlinks at our websites.

## **6. Access to Personal information**

PROPTX permits access to and review of Personal Information held by PROPTX about an individual by the individual concerned.

PROPTX reserves the right to decline to provide access to Personal Information where the information requested:

- (a) Would disclose the Personal Information of another individual or of a deceased individual; or would reveal confidential business information that may harm PROPTX or the competitive position of a third party;
- (b) Is subject to solicitor-client or litigation privilege;
- (c) Could reasonably be expected to threaten the life or security of another individual;
- (d) Was generated in the course of a formal dispute resolution process;
- (e) May not be disclosed, or is not required to be disclosed, under PIPEDA;
- (f) Is not readily retrievable and the burden or cost of providing would be disproportionate to the nature or value of the information; or

- (g) Does not exist, is not held, controlled or cannot be found by PROPTX.

Since confidentiality is integral in PROPTX's procedures, including in such procedures as the arbitration of commission disputes and the investigation, prosecution and determination of complaints made against clients, access to Personal Information may also be declined where the person requesting same has consented, by virtue of membership in real estate client boards and by being subject to client board's by-laws and rules, and to client board jurisdiction over such procedures as provided for in the by-laws and rules of client boards.

Where information will not or cannot be disclosed, the individual making the request will be provided with the reasons for non-disclosure (unless prohibited by law) and any further steps which are available to the individual under PIPEDA.

PROPTX will not respond to repetitious or vexatious requests for access. In determining whether a request is repetitious or vexatious, it will consider such factors as the frequency with which information is updated, the purpose for which the information is used, and the nature of the information.

To guard against fraudulent requests for access, PROPTX will require sufficient information to allow it to confirm the identity of the person making the request before granting access or making corrections.

Where information will be disclosed, PROPTX will endeavor to provide the information in question within a reasonable time and no later than 30 days following the request or will provide written notice of extension in accordance with PIPEDA. PROPTX may charge a minimal or nominal cost to the individual making the request.

If an individual believes any Personal Information concerning that individual is not correct, that person may request an amendment of that information by sending a request to the person indicated in [Section 1](#). PROPTX reserves the right not to change any Personal Information but may append any alternative text the individual concerned believes appropriate. An individual may also request that PROPTX delete an individual's Personal Information from the system and records, except if such Personal Information is required to fulfil PROPTX's mandate or to meet legislative requirements. However, due to technical constraints and the fact that PROPTX backs up its systems, Personal Information may continue to reside in PROPTX systems after deletion. For the same reason, Personal Information may also continue to reside in the MLS® system after deletion. Individuals, therefore, should not expect that their Personal Information would be completely removed from PROPTX or the MLS® systems in response to a request for deletion.

## **7. Amendment of PROPTX Practice and This Policy**

The effective date of the last update is indicated at the bottom of each page. PROPTX will from time to time review and revise its privacy practices and this Policy Statement. In the event of any significant amendment, an appropriate notice will be posted and communicated to clients and others in an appropriate manner. Policy changes will apply to the information collected from the date of posting of the revised Policy Statement as well as to existing information held by PROPTX.

## **8. Information Regarding Former Clients**

PROPTX will only disclose Personal Information about former clients in accordance with this Policy Statement.

## **9. What You Consent And Agree To**

When you provide PROPTX with Personal Information, you consent and agree to the following:

- The collection, use and disclosure of Personal Information from or about you as described in Section 2, and to your right to access and correct data as described in Section 6.
- Your acceptance of the risks concerning the transmission of information to PROPTX as described in Section 5.
- The amendment of this Policy Statement as described in Section 7.