

ACKNOWLEDGEMENT OF PRIVACY POLICY

I understand that in signing this document I am giving permission to Providus Mortgage Investment Corporation ("PMIC") to obtain and keep on file personal information that I have provided. I understand that this personal information, not publicly published about me, may include but is not limited to:

- a) Any income, asset, net worth, and tax information;
- b) Account statements from other firms, including banks, trust companies or fund companies;
- c) Legal documents including wills, trusts and powers of attorney;
- d) Copies of identification including photo identification; and,
- e) Banking information.

I understand that PMIC may **use and disclose** this information to:

- Communicate with me in a timely and efficient manner;
- Assess my application for the purchase of investment products, to contact me with information on any other products available to me by PMIC, and to further my business relationship with PMIC;
- Detect and prevent fraud;
- Act as required or authorized by law;

and **I hereby give my express consent to PMIC to communicate with me by electronic or other means for any purpose described above.** (Initial: _____)

I understand that I have the following **rights** concerning my privacy:

- I have the right to know why an organization collects, uses or discloses my personal information;
- I have the right to expect an organization to handle my information reasonably and to not use it for any other purpose other than the one to which I consented;
- I have the right to know who in an organization is responsible for protecting my information;
- I have the right to expect an organization to protect my information from unauthorized disclosure;
- I have the right to inspect the information an organization holds about me and make sure it is accurate, complete and current;
- I have the right to expect an organization to destroy my information when requested and when no longer required by law and for the intended original purpose;
- I have the right to confidentially complain to an organization about how it handles my information and may escalate my complaint to the Privacy Commissioner of Canada if need be; and
- I have the right to remove my consent at any time by contacting PMIC.

I understand that PMIC will **not**:

- Sell my client information to anyone; and
- Share my information with organizations outside of our relationship that would use it to contact me about their own products or services.

I/We understand and consent to this document, and have received a copy of PMIC's Privacy Policy.

Client Name

Client Signature

Date

Client Name

Client Signature

Date

PRIVACY POLICY

At Providus Mortgage Investment Corporation (“PMIC”), we value our investors and maintaining investor trust and confidence is our highest priority. While it is necessary that we obtain accurate and current information about our investors in order to provide the highest level of customer service, we are dedicated to protecting the privacy and confidentiality of our investors’ information.

PMIC will never sell your personal information to anyone. We will not use or distribute your personal information in any way without prior notification to you. We promise that we will uphold the privacy policies and procedures as set forth below.

Information we collect about our Customers:

- The personal information we collect from you comes from information you supply to us in investment applications (whether written or electronic), or in other forms you may provide to us. This information may include your name, address, social insurance or tax identification number, personal identification, and financial information about you or your businesses.
- Information regarding your transactions with us including your share purchase history or your use of the various services and products that we provide.
- Information about your credit history and information we may receive from various consumer reporting agencies.
- “Cookies” are small text files consisting of encrypted information assigned to a computer’s browser. Cookies do not collect or transmit your personal information. For users of the non-public areas of our website, PMIC may use cookies to identify you so that you do not have to input your password multiple times as you navigate our site. We may also use cookies for administrative purposes, such as to maintain security on our site.

Information we may share about our Customers:

- **PMIC will not sell personal information regarding our current or former customers.**
- PMIC may share personal information about our current and former investors with our affiliated companies and service providers around the world.

(Affiliated companies and service providers may include, but are not limited to, our management company, share registry/transfer firms, mortgage brokers, and investment broker/dealers maintaining RRSP and other registered accounts.) In either case, your personal information will remain subject to the strictest confidentiality protections.

- To the extent that we may engage unaffiliated companies to assist in providing services on our web site, such providers will be subject to stringent contractual requirements to maintain the confidentiality of any personal information they may obtain in connection with the performance of their services for us. We will make every effort to make sure that they receive the minimum amount of personal information necessary and will be allowed to retain that information only for as long as necessary in order to provide such services. Such service providers will only be allowed to use personal information in the course of providing services to PMIC, and only for the purposes that we authorize.

Information we may disclose:

- We may disclose information about current or former investors in order to cooperate with legal or regulatory authorities or pursuant to a court order or subpoena.
- We may also disclose personal information as necessary to perform credit checks, collect debts, enforce our legal rights or otherwise protect our interests and property.

Security:

PMIC is committed to the protection of your personal information and to protecting your privacy.

- Only authorized employees or agents will have access to your personal information. All of our employees, affiliates and service providers are held to the highest standards of privacy and security.

If this privacy policy changes you will be notified through the PMIC web site or in other appropriate ways. If you have questions relating to this policy, please contact PMIC or your investment representative.