

# Client Consent



# Form

## ACKNOWLEDGEMENT

By signing this form, you acknowledge that you have read and understand the terms and conditions of this document, and you hereby freely consent and agree to: (I) comply with such terms and conditions, and (II) authorize such collection, use and disclosure of your personal information for as long as necessary for the purpose set out herein and/or for any other period prescribed by law, even if you no longer do business with us or obtain any of our products and services. If you have provided information about another person or organization within the scope hereof, you further confirm that you are duly authorized to do so.

Your privacy is important to us. This document sets out certain privacy practices we follow, including what type of information is collected, how the information is used, and with whom the information is shared.

## COLLECTION, USE AND DISCLOSURE OF YOUR PERSONAL INFORMATION

When you hire us to provide tax, accounting, financing and/or other related products and services that we may offer (the "Products and Services"), you acknowledge and agree that:

1. We may collect personal information from you and/or about you, such as:
  - a. Your name, address, telephone number, occupation, employer's name, birth date and social insurance number;
  - b. Identification, such as, valid driver's license or passport.
  - c. Your annual income, assets, liabilities and credit history.
  - d. Information about how you intend to use the Products and Services
  - e. Information about third parties, such as, your spouse, if you are applying for certain Products and Services, and
  - f. Information about beneficial owners, intermediaries and other parties.
2. We may collect your personal information, and use it, and disclose it to any person or organization as often as required for the following purposes:
  - a. To confirm your identity;
  - b. To determine your eligibility for our Products and Services, as well as their suitability for you;
  - c. To share such information with financial institutions in connection with the administration and management of the Products and Services that you have requested; as well as convey the undersigned's credit file to credit reporting and assessment agencies, insurers for credit products or other lenders, as applicable;
  - d. To verify the accuracy and authenticity of the information that you have provided to us or that we have otherwise obtained about you by any reasonable means (including, for example, verifying any applicable information with your employer or your references);
  - e. To satisfy legal and regulatory requirements that we believe are applicable to us, including the requirements of any self-regulatory organizations to which we belong;
  - f. To enable interested persons or companies to carry our due diligence audits in the event of the sale, disposal or any other transfer of our business or assets or enable the conclusion and execution of any transaction in that respect, and including the transfer of information from Balbir CPA Professional Corporation to the consultant in the event that relationship ends.
  - g. Where required by law, authorize Balbir CPA Professional Corporation to retain, use and exchange information without the undersigned's consent.
  - h. To provide you, in an ongoing manner, with the Products and Services that you have requested;
3. We may use your Social Insurance Number to: (i) confirm your identity and (ii) file tax return(s), (iii) apply for credit from Financial Intuitions
4. We do not directly provide all the Products and Services. For example, we rely on leasing companies assessment agencies, real estate appraisers, financial institutions, public registers, employers, credit reporting and collection agencies, professionals, our subsidiaries and affiliated companies as well as, other third parties to provide you with the Products and Services (our "Providers"). You acknowledge that we may disclose information about you to our Providers in order for us to provide you with the Products and Services;
5. You acknowledge that we and our Providers may contact you (including, but not limited to, via telephone, facsimile, mail and email or other electronic means) on ongoing basis to occasionally provide you with information about the Products and services, news, events and other important messages that might be of interest to you. You agree that Balbir CPA Professional Corporation and our Providers can do even if you may have registered your telephone number(s) in the National Do Not Call Registry;
6. We may receive compensation (in the form of money or other compensation) from our Providers or from third parties which may vary relative to the interest rate and term, or product(s) and service(s) accepted by you; or volume of business or efficiency ratios we may have with a lender;
7. You will pay all applicable legal, property, appraisal registration and other fees and other expenses incurred in connection with the Products and Services that you have requested, regardless of whether such Products and Services are approved or funded. We will discuss such fees and expenses with you in advance of their occurrence;
8. You will advise us promptly of any changes related to your information so that we may update our files accordingly; and
9. All of the information that you provide to us is accurate and complete, and that we may rely exclusively on such information for the uses described in this document.;
10. You jointly and severally release and indemnify us and save us harmless against and from any claims in damages or otherwise arising from or in connection with the collection, use or disclosure of your personal information.

## WITHDRAWAL OF CONSENT AND QUESTIONS

Subject to our legal, regulatory and contractual requirements, you can withdraw or otherwise amend the consent that you provided above, including your consent with respect to the collection, use and/or disclosure of your information, at any time by contacting our Privacy Officer. Depending on the circumstances, however, any withdrawal or amendment to your consent may provide us from providing you, or continuing to provide you with: (i) our Products and Services; or (ii) information that may be of value to you.

Client Name

Client Signature

Date

Client Name

Client Signature

Date

Client Name

Client Signature

Date