

NOVA SCOTIA REAL ESTATE APPRAISERS ASSOCIATION

PRIVACY POLICY

The Nova Scotia Real Estate Appraisers Association (NSREAA) is aware of the Personal Information Protection and Electronic Documents Act (PIPEDA) which came into effect for certain organizations in Canada on January 1, 2001, and which, as of January 1, 2004, applies to all organizations in all provinces of Canada where substantially similar provincial privacy legislation does not exist. As of this date, the Provinces of Quebec, British Columbia and Alberta have provincial privacy legislation and this may supercede PIPEDA in some circumstances.

NSREAA is committed to protect the privacy of its members.

Any personal information which is obtained from a member is limited to that which is necessary in order to provide contact information or as contained within information pertaining to admissions, membership, registration, education and professional practice.

Any personal information which is obtained from a member is not shared with any party outside NSREAA without the permission of the member.

NSREAA does not share or sell member lists to any individual, association, or corporation.

Any personal information which is obtained from a member by NSREAA will be stored in an adequately secure manner in order to ensure that it cannot be easily accessed by, or within view of, those who are not required to have access to, or knowledge of, this information.

NSREAA is aware that PIPEDA is based upon the Canadian Standards Association Model Code for the Protection of Personal Information which defines ten (10) general privacy principles. The Privacy Policy of NSREAA includes these principles as follows:

1. **Accountability**

NSREAA has a designated PIPEDA provincial Privacy Officer to whom written complaints and inquiries from any individual, including a member, may be directed. The Privacy Officer is Davida Mackay, who may be contacted at the address given below.

Nova Scotia Real Estate Appraisers Association
5670 Spring Garden Road, Suite 602
Halifax, NS B3J 1H6

The collection of personal information is limited to that which is necessary for the management of the NSREAA office, including admissions, membership, registration, education and professional practice.

2. Purpose of Collecting Personal Information

NSREAA collects personal information when necessary to provide contact information for the administering of admissions, membership, registration, education and professional practice.

In addition, NSREAA collects and uses personal information of its members for the following general purposes:

- (i) to establish and maintain member lists;
- (ii) to establish and maintain registration lists;
- (iii) to establish and maintain mailing lists;
- (iv) to provide members with services and information;
- (v) for billing and accounting purposes.

3. Obtain Consent

NSREAA is committed to ensuring that members are aware of why personal information is being collected, how personal information is used, and for what reason personal information may be disclosed. To this end, NSREAA will use all reasonable efforts to provide information to members on how personal information will be used by NSREAA as well as to obtain members' consent when personal information is provided by its members.

4. Limitation on Collection of Personal Information

NSREAA collects personal information only to the extent necessary for the maintenance of files and for the administration of specific issues involving admissions, membership, registration, education and professional practice. Only such information as is necessary for administrative work will be collected. The reason for the collection of personal information will be disclosed to the individual at the time of collection of the information.

5. Use Limitation, Disclosure and Retention

NSREAA uses personal information only for the purpose which is stated to the individual, does not share or sell mailing or registration lists or otherwise disclose personal information to any third party except where prior consent has been obtained or except where required by law.

More specifically, NSREAA discloses personal information to third parties in the following situations:

- (i) where specific consent has been given to disclose personal information for a specific purpose;
- (ii) to third parties who are acting on behalf of NSREAA as our agents, suppliers, or services providers, solely to enable us to more efficiently provide you with information and services;
- (iii) as required by law or in order to protect a legal interest; or
- (iv) in connection with a reorganization, merger or amalgamation with another entity, provided that the information disclosed continues to be used for the purposes stated above by the entity acquiring that personal information.

Personal information which is collected will not be used in a new or different manner without the prior consent of the individual concerned.

Personal information is retained electronically and/or on hard copy. This information is retained until no longer required for the purposes for which it was obtained.

When information is no longer required for the purposes for which it was retained, it is disposed of by electronic deletion and/or by shredding of hard copy unless retained for an extended period of time with the consent of the individual.

6. **Accuracy**

NSREAA is committed to maintaining accurate, complete and up-to-date personal information about its members. If members are aware of any changes to the personal information provided to NSREAA, simply inform NSREAA of the changes and the records will be updated accordingly. The personal information of members may be verified and corrected by contacting the NSREAA Privacy Officer at the address set out in Section 1 above.

7. **Safeguards**

NSREAA is committed to the protection of personal information against loss or theft by unauthorized access, disclosure, copying, use or modification, regardless of whether the information is stored electronically or on paper.

Safeguard mechanisms include the use of one or more of computer passwords, locked filing cabinets, secure file storage areas, and access to personal information by a limited number of authorized individuals on a “need to know” basis.

If NSREAA uses the services of any third parties to protect personal information, NSREAA will enter into legal agreements which require them to protect this personal information in a manner acceptable to the Association. NSREAA will ensure that any individuals who deal with members’ personal information are properly trained and are aware of the necessary and appropriate measures to protect personal information. Care will be used in the disposal and destruction of your personal information to prevent any unauthorized parties from gaining access to your personal information.

8. **Transparency**

The Privacy Policy of NSREAA is available for public viewing on the association website and is known to all members. Furthermore, additional information about this policy, questions about it and complaints pertaining to it may be directed to the designated NSREAA Privacy Officer.

9. Request for Access

A member of NSREAA may request access to his/her personal information held by NSREAA. However, NSREAA reserves the right to confirm the identity of the person seeking access to personal information before complying with any access requests.

NSREAA members may forward access requests to the NSREAA Privacy Officer at the address stated in Section 1 above.

NSREAA will respond to requests for access to personal information within a reasonable time period, which normally will be no more than ten (10) business days from the date of request. Upon request, NSREAA will provide information as to whether any personal information is in the care and control of the Association, and will provide details of such personal information. In responding to requests for access, NSREAA reserves the right to charge a fee.

NOTE: There are situations when access may be denied. These may include, but are not limited to, professional practice information, information generated in the course of a formal dispute resolution process, and information which has been disclosed to government for the purpose of law enforcement or national security.

10. Recourse in the Case of Complaints

NSREAA will investigate any complaints made against it with regard to violation of personal information privacy rights, first by recording the date and nature of the complaint, then acknowledging receipt of the complaint to the complainant, then assigning the complaint to the designated Privacy Officer. All actions and decisions will be recorded and the complainant will be notified of the outcome of the investigation as well as the right to further recourse including the Appraisal Institute of Canada, provincial regulatory authorities where applicable, and the Privacy Commissioner for the Government of Canada.

Security and the Internet

While NSREAA takes all reasonable measures to keep its members' personal information secure, any personal information transmitted over the internet (e.g., through the Association website or via e-mail) may not be secure. As a result, **NSREAA does not accept liability for loss, misuse or alteration of personal information submitted by members via the internet.**

Effective Date

This Privacy Policy is effective as of January 1, 2004. NSREAA will from time to time review and revise its privacy practices and this Privacy Policy. NSREAA reserves the right to change this Privacy Policy at any time by posting a new Privacy Policy on its website. If such a policy change applies to the personal information collected from its members, the Association will notify members of such change and seek consent from the members.