

FINANCIAL INSTITUTION INFORMATION

Financial Institution Name (the "Lender") and Address Kawartha Financial Services a division of Libro Credit Union Limited 14 Hunter Street East, P.O. Box 116 Peterborough, Ontario K9J 6Y5		Member Number
Email	Website	Phone

PERSONAL INFORMATION *(Complete all fields except any that are not applicable.)*

Name	SIN
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I can withdraw any consent I give below for the collection, use, and disclosure of my personal information at any time by contacting the Financial Institution. I may be asked to provide a request in writing. If I withdraw my consent, I understand that the Financial Institution may no longer be able to provide me, or the third party for whom I am acting, with products and/or services.

The Financial Institution's **privacy policy** can be obtained by contacting a Financial Institution representative.

Social Insurance Number (SIN) Consent

I understand that my social insurance number (SIN) will be collected, used, and disclosed as required by law for income tax reporting purposes. Providing my SIN for purposes not required by law is optional.

The Financial Institution and its agents and representatives may use my social insurance number to keep my records separate from other individuals with the same name and to identify me (including for credit reporting purposes, as applicable).

- ☐ I consent.
- ☐ I do not consent. I understand that the Financial Institution may not be able to provide me, or the third party for whom I am acting, with certain products and/or services.

Marketing Consent

The Financial Institution and its agents and representatives may use and/or disclose my personal information to determine my suitability and eligibility for products, services, corporate initiatives (such as Board of Directors elections) and community events, and to market such products, services, initiatives and community activities to me, or the third party for whom I am acting, by providing information by any means including mail, or in person. The Financial Institution and its agents and representatives may disclose my information to market research firms for the purposes of analysis and/or conducting surveys.

- ☐ I consent.
- ☐ I do not consent. I understand that my refusal to consent means the Financial Institution is unable to include me in its marketing activities, including providing me with information about its products and services, and/or community activities that may be of interest to me, or the third party for whom I am acting.

- ☐ **Electronic Marketing:** I consent to the Financial Institution providing me or the third party for whom I am acting with the marketing information contemplated above by **Commercial Electronic Message** (meaning a message sent by any means of telecommunications, including email, voice, sound, text, or image).

Full Personal Credit Report Consent

I consent to the Financial Institution obtaining my full personal credit report from credit reporting agencies from time to time for the purposes of assessing my current and ongoing creditworthiness, to update my personal information, and for risk assessment purposes. This consent shall be effective as of the date of this consent and shall be valid so long as I am authorized to sign or transact on an account. The Financial Institution may provide information about my credit history and other personal information to other financial institutions and credit reporting agencies to update my credit information and maintain the integrity of the credit reporting system.

- ☐ I consent.
- ☐ I do not consent. I understand that refusal to consent may mean the Financial Institution is unable to provide me, or the third party for whom I am acting, with products or services that involve provisional credit, such as a credit product or reduced deposit hold period.

PERSONAL INFORMATION CONSENT CONTINUED

Personal Information Consent

I consent to the Financial Institution and its agents and representatives collecting, using, and disclosing my personal information to

- a) verify my identity and maintain records of my personal information, in accordance with the Financial Institution's requirements to manage its risk arising from its operations or as otherwise required by law, including money laundering laws and regulations, which may include checking my identity against watch lists;
- b) facilitate the collection of debts owing by me, or for which I am financially responsible, to the Financial Institution;
- c) protect me, the third party for whom I am acting, or the Financial Institution from error and fraud, such as identity theft;
- d) process this Personal Contract and set up, manage, administer, and maintain, as applicable, my membership and Account; and e) keep my records separate from others with the same name.

☒ I consent to the Financial Institution communicating with me, or the third party for whom I am acting, by any means, including mail, in person, email, or otherwise for administrative purposes related to products and services which I currently have or may request in the future.

☒ I understand that my personal information may be transferred to service providers located in other countries, and that in such case my personal information may be accessible by law enforcement and national security agents in those countries.

Personal Identification Consent

I consent to the Financial Institution scanning or photocopying my personal identification as part of its process for maintaining records of my personal information. Where my drivers licence was provided, I understand that this image will be utilized as facial recognition to verify my identity for in-person transactions.

- ☐ I consent.
- ☐ I do not consent.

POLITICALLY EXPOSED PERSON (PEP) DECLARATION

I declare that I am or will be a signing authority on one or more Account(s), and:

- ☐ **I declare that I am not a PEP.** This means that:
 - I am not and have never been employed as a senior official¹ in a foreign state ("**Foreign PEP**").
 - I am not employed as a head of an international organization² or the head of an institution established by an international organization ("**HIO**").
 - I am not and have not been employed during the past five years as a senior official³ in Canada ("**Domestic PEP**").
 - I am not a family member⁴ or close associate⁵ of a Foreign PEP, HIO, or Domestic PEP.

OR

- ☐ **I declare that I am a PEP**, as described on the Politically Exposed Person Statement (Form 2351), attached.

1 Senior official in respect of a Foreign PEP means:

- head of a foreign state or government;
- member of the executive council of government or member of a legislature of a foreign government;
- deputy minister or equivalent rank;
- ambassador or attaché or counsellor of an ambassador;
- military officer with a rank of general or above;
- president of a state-owned company or a state-owned bank;
- head of a government agency;
- judge of a foreign supreme court, constitutional court, or other court of last resort; or
- leader or president of a political party represented in a foreign legislature.

2 International organization means an organization established by the governments of more than one country by means of a formally signed agreement between the governments of more than one country.

3 Senior official in respect of a Domestic PEP means:

- Governor General, lieutenant governor, or head of government;
- member of the Senate or House of Commons or member of a legislature;
- deputy minister or equivalent rank;
- ambassador, or attaché or counsellor of an ambassador;
- military officer with a rank of general or above;
- president of a corporation that is wholly owned directly by Her Majesty in right of Canada or a province;
- head of a government agency;
- judge of an appellate court in a province, the Federal Court of Appeal or the Supreme Court of Canada;
- leader or president of a political party represented in a legislature; or
- the office or position of mayor or the elected head of a city, town, village, or municipality that leads council in making financial decisions for their electorate.

4 Family member means a senior official's or an HIO's:

- child
- parent
- parent's child
- spouse or common-law partner
- spouse's or common-law partner's parent

5 Close associate means a person closely connected to a senior official or an HIO for personal (social) or business (professional) reasons.

AGREEMENT

The Applicant certifies that the information given in this Personal Information Consent and PEP Declaration is true and accurate in every respect.

X

Applicant Signature

Name

Date

Authorizing Staff Member

Date