Privacy Policy

DEPENDABLE MORTGAGE SOLUTIONS

Effective Date: May 1st, 2025 Last Updated: May 7th, 2025

At DMS, protecting your privacy is a top priority. This Privacy Policy outlines how we collect, use, disclose, and safeguard your personal information. By engaging with our services, you agree to the practices described in this Privacy Policy.

- 1. Information We Collect | We may collect the following types of personal information:
- Identification Information: Name, address, email, phone number, and Social Insurance Number (SIN).
- Financial Information: Income, credit history, employment details, and banking information.
- Property Details: Information about properties being financed or used as security.
- Transactional Data: Details of your loan application, agreements, and communications with us.

We collect this information directly from you, your authorized representatives, credit reporting agencies, or other third parties with your consent.

- 2. Purpose of Collecting Information | We collect your personal information to:
- Process and evaluate your mortgage application.
- · Verify your identity and assess your creditworthiness.
- Communicate with you regarding your application and services.
- Fulfill regulatory and compliance obligations.
- Protect against fraud and unauthorized transactions.
- Offer related services that may interest you (with your consent).

3. How We Use Your Information | Your information will be used strictly for the purposes mentioned above. Dependable Mortgage Solutions Corp will not sell, rent, or trade your personal information to third parties. We may share your information with:

- Lenders, insurers, or brokers involved in your transaction.
- Credit reporting agencies for verification purposes.
- Legal and financial professionals as necessary for your transaction.
- · Government and regulatory authorities as required by law.
- 4. Safeguarding Your Information | We take reasonable precautions to protect your personal information from loss, unauthorized access, alteration, or disclosure. Our security measures include:
- Encryption of sensitive data during transmission.
- Secure storage systems with restricted access.
- Regular audits and monitoring of our data protection practices.

5. Your Rights | You have the right to:

- · Access your personal information held by us.
- Request corrections to any inaccurate or incomplete information.
- · Withdraw consent for specific uses of your information, subject to legal and contractual obligations.
- · Request the deletion of your information where applicable.

To exercise your rights, please contact us at the address provided below.

6. Retention of Information | We will retain your personal information only as long as necessary to fulfill the purposes outlined in this policy or as required by law. Once your information is no longer needed, it will be securely destroyed.

- 7. Cookies and Online Data Collection | Our website may use cookies to enhance your online experience. These cookies collect anonymous data, such as your browsing behavior and preferences. You can manage or disable cookies through your browser settings.
- 8. Changes to This Privacy Policy | We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. The latest version will always be available on our website, and we encourage you to review it periodically.

If you have any questions or concerns about this Privacy Policy or how your personal information is handled, please contact us:

Dependable Mortgage Solutions Corp

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By using our services, you acknowledge that you have read and understood this Privacy Policy and consent to the collection, use, and disclosure of your personal information as described herein.

This Privacy Policy complies with Canadian privacy laws and ensures transparency and trustworthiness in your interactions with Dependable Mortgage Solutions

Discover the Dependable Difference

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