

# **Terms and Conditions**

**Please read these terms and conditions of use carefully before using this web site.**

Your use of smart-colleges.com depends on your acceptance, without modification, of the following terms and conditions (the "Terms and Conditions"). By using smart-colleges.com you accept these Terms and Conditions.

## **Modifications of the Terms and Conditions**

smart-colleges.com may, in its sole discretion and for any reason, modify, supplement or amend these Terms and Conditions without any notice or liability to you or any other person, by posting revised Terms and Conditions on the smart-colleges.com web site. Your continued use of the smart-colleges.com website signifies your acceptance of such revised Terms and Conditions. View the website to review the most recent version of the Terms and Conditions.

## **How We Work**

When you submit an application to smart-colleges.com (the "Application") we work together with service providers to process your Application. We do not arrange for or facilitate credit. We will release some or all of the information in your Application to these service providers in order to locate an appropriate credit provider for you.

## **Authorization**

By submitting an Application to smart-colleges.com, you certify that all information which you provide in the Application is true and complete and you authorize smart-colleges.com or our agents or affiliates to:

- obtain any and all credit information concerning your Application from any sources which smart-colleges.com deems appropriate;
- obtain consumer credit reports from one or more credit reporting agencies in connection with the administration of your Application;
- communicate with you in-person, by telephone, mail, email, text or any social media platforms;
- provide reports to you on the status of your Application, including information concerning whether you pre-qualify for a loan or not, which lender's loan offer (if any) you choose to accept, or whether your Application for credit is denied; and
- sell or otherwise disclose information concerning your Application, including your personal information, to one or more persons or organizations, affiliates, credit

reporting agencies, or wholesale lead providers, any or all of whom may conduct independent searches using the information disclosed in your Application for the purpose of processing and facilitating your Application.

You can withdraw your consent to being contacted by smart-colleges.com at any time by notifying us at [info@smart-colleges.com](mailto:info@smart-colleges.com) or by using the unsubscribe option on any of our electronic messages.

## Links

smart-colleges.com does not warrant the authenticity or reliability of the websites linked to the smart-colleges.com website and is not responsible for the contents of any linked website. The inclusion of a link on the smart-colleges.com website does not constitute endorsement of the linked website by smart-colleges.com. Use of any such linked website is at the user's own risk.

## Minors

This website is not intended for use by minors. If you are under the age of majority in your jurisdiction, you may only use the smart-colleges.com website, or any services provided in conjunction with the website, under the supervision of an adult. smart-colleges.com does not knowingly collect personal information from minors. Use of this website is void where prohibited by applicable law.

## Restricted Access

In its sole discretion, in addition to any other rights or remedies available to smart-colleges.com, and without any liability whatsoever, smart-colleges.com may at any time, without notice to you, terminate or restrict your access to any component of smart-colleges.com.

## Governing Law

This use of the smart-colleges.com website and any claims against smart-colleges.com shall be governed by the laws of the Province of Ontario. You consent and submit to the exclusive jurisdiction of the courts located in the City of Toronto, in the Province of Ontario, Canada, in respect of all disputes arising out of or relating to the use of smart-colleges.com website and these Terms and Conditions.

## Privacy Policy

Your privacy is very important to us. The following is our privacy policy which describes how we keep your personal information safe ("Privacy Policy").

smart-colleges.com is committed to protecting the privacy and security of your personal information obtained through your Application and your customer relationship with smart-colleges.com. Our Privacy Policy outlines the types of personal information we collect, how it is used, and the steps we take to ensure your personal information is handled appropriately. Our Privacy Policy applies to the personal information practices on the smart-colleges.com website and through any interactions with you.

Our Privacy Policy is designed to comply with the Personal Information Protection and Electronic Documents Act (PIPEDA) and may be amended from time to time. A copy of the most current version of our Privacy Policy is available on our website or by contacting us using the contact information provided on the smart-colleges.com website.

## Personal Information

Personal information is information about an identifiable individual which includes your name, address, age, income, date of birth, gender, financial information and credit records, as well as your opinions, preferences and purchase patterns.

Examples of personal information smart-colleges.com may collect, use and disclose include your contact information, your financial information and other information that you may provide to us through your Application or otherwise or that we may obtain from third parties in conjunction with your use of the smart-colleges.com website and services.

## Collecting Personal Information

smart-colleges.com will collect personal information by lawful and fair means and only with the knowledge and consent of the person concerned. smart-colleges.com will only collect personal information which is relevant to the purposes for which it is to be used, to the extent necessary for those purposes, and will take reasonable steps to ensure the information is accurate, complete, and up-to-date.

## Using and Sharing Personal Information

smart-colleges.com may use or share your personal information and Application to:

- obtain any and all credit information concerning your Application from sources which smart-colleges.com deems appropriate;
- obtain consumer credit reports from one or more credit reporting agencies in connection with the administration of your Application;
- communicate with you in-person, by telephone, mail, email, text or any social media platforms;

- provide reports to you on the status of your Application, including information concerning whether you pre-qualify for a loan or not, which lender's loan offer (if any) you choose to accept, or whether your Application for credit is denied; and
- sell or otherwise disclose information concerning your Application, including your personal information, to one or more persons or organizations, affiliates, credit reporting agencies, or wholesale lead providers, any or all of whom may conduct independent searches using the information disclosed in your Application for the purpose of processing and facilitating your Application.

## Protecting Your Personal Information

smart-colleges.com protects your personal information by reasonable security safeguards against loss or theft, as well as unauthorized access, disclosure, copying, use or modification and take all necessary security measures necessary to ensure that personal information is handled and stored in a confidential and secure manner. We review our procedures and security measures regularly to ensure that they are properly administered and remain effective and appropriate for the sensitivity of the information.

## Sharing Your Personal Information

When your personal information is transferred to or shared with a third party, smart-colleges.com requires the third party to protect the information in a manner that is consistent with this Privacy Policy. Third parties are required under their contracts with smart-colleges.com to maintain your confidentiality and may not use your information for any unauthorized purpose. If smart-colleges.com is required by law to provide information, reasonable steps will be taken to verify the lawful authority for the collection and we disclose only the information that is legally required.

## Retaining your Personal Information

Subject to any legal or accounting requirements, we will retain your personal information only as long as necessary to fulfill the purposes for which it was collected. Personal information that is no longer required will be destroyed, erased or made anonymous, although copies of deleted information may continue to exist on back-up media.

## Contacting You

By accepting the terms of this Privacy Policy, you consent to receiving in-person communications, mail, emails, text messages, phone calls, or contact via social media platforms about additional products and services from us or any of our agents or affiliates. If you choose to unsubscribe to our e-mail list, it will not be regarded as a withdrawal of consent. Likewise withdrawing consent directly with the persons or organizations to whom your Personal

information has been sold and/or disclosed will not withdraw the consent that you are providing to us by accepting this Privacy Policy.

## Accessing your personal information stored by us

You have the right to access, update and correct inaccuracies in your personal information in our custody or control. To access your personal information, a request must be submitted in writing to us at the address provided in the "Contact us" section of this website. We will respond to your request for access or information in a reasonable time. There may be times when we are unable to fulfill your request - for example, if providing access to your personal information would reveal confidential commercial or proprietary information or personal information about someone else (and we are unable to separate your data), or if we are prohibited by law from disclosing the information. We may request certain personal information for the purposes of verifying the identity of the individual seeking access to their personal information records.

## Responding to Privacy Concerns or Complaints

smart-colleges.com will respond in a reasonable time to your questions, concerns and complaints about the privacy of your personal information and our privacy policies and procedures. We will investigate and respond to any concern you have regarding the handling of your personal information.

smart-colleges.com has designated a privacy officer ("Privacy Officer") who is responsible for our compliance with this Privacy Policy, and for ensuring that information about our policies and practices relating to the management of personal information is easily accessible. All questions or concerns regarding this Privacy Policy or our compliance with it should be directed to the Privacy Officer in writing, and sent by email to [info@smart-colleges.com](mailto:info@smart-colleges.com).