



HLC Home Loans Canada® Customer Consent Form

CREDIT BUREAU AND PRIVACY AUTHORIZATION

The words “I/we”, “me/us” and “my/our” mean each person who signs, and the word “you” means Canadian Imperial Bank of Commerce (CIBC), CIBC Mortgages Inc. and 3877337 Canada Inc., a subsidiary of CIBC Mortgages Inc. that carries on business as HLC Home Loans Canada (“HLC”). HLC is licensed by The Financial Services Commission of Ontario (“FSCO”) as a mortgage brokerage under Licence #10423.

You may collect Information during the course of my relationship with you from credit bureaus, other financial institutions, service providers and references I provide you. You may also disclose Information to your service providers and agents and to credit bureaus and financial institutions.

(The word “Information” means financial and financially-related Information about me, including, but not limited to, Information to identify me or qualify me for products and services, or Information that you need for regulatory requirements.)

You may use the Information to identify me, protect us both from fraud and error, understand my needs and eligibility for services, recommend particular products and services to meet my needs, provide ongoing service, and comply with legal and regulatory requirements. Access to my Information will be given only to individuals who have a need to know it, such as individuals, agents and service providers who are responsible for servicing my account, for regulatory compliance, credit adjudication or for marketing. This is explained in HLC’s Privacy Policy available through the HLC website at <http://www.hlcmortgages.com>, which describes how HLC collects, uses, discloses, and retains Information about me and the products and services I use (or, if applicable, the third party for whom I will provide a guarantee). HLC’s Privacy Policy may be amended, supplemented or replaced from time to time.

Your agents and service providers and if the mortgage is insured, the insurer, may obtain a credit report and other Information about me, from any credit bureau and reporting agency and/or from you. “Service provider” means a person or entity that has been engaged in connection with the origination of my mortgage.

I acknowledge that HLC will have access to Information on my mortgage particulars if my mortgage is with the CIBC Group.

Specific Consents:

- a) Direct Marketing: You may tell me about products and services through direct mail, telephone, and other direct means.
- b) Disclosure within the CIBC group: You may share information within the CIBC group, so that the CIBC group may tell me about products and services.



If I do not wish to consent to (a) and/or (b), I can contact you at 1-866-452-1821 at any time. I will not be refused credit or other services just because I withdraw my consent to (a) and/or (b). The CIBC group includes CIBC and its affiliates and subsidiaries that currently offer deposits, loans, mutual funds, securities trading, mortgages, trust and insurance services.

Including a Social Insurance Number (SIN) in a credit bureau request is the best way to make sure credit bureau information accurately refers to the right person. However, this is completely voluntary, and I understand that if I choose not to give permission, this by itself will not prevent me from continuing the application.

REFERRAL SOURCE NOTIFICATION

I authorize HLC to notify the referral source involved in this transaction, if any, whether my application for a mortgage has been approved and of any conditional financing requirements, where applicable.

REFERRALS TO LENDERS (other than within the CIBC Group)

I agree that HLC, at its option and without further notice to me, may attempt to locate a lender other than within the CIBC Group (an alternate lender) willing to lend to me on terms acceptable to that alternate lender. HLC may give any credit and other information about me including any information disclosed on my HLC mortgage application to any alternate lenders.

I further acknowledge that HLC has no obligation to locate an alternate lender and no responsibility or liability for any acts or omissions of the alternate lender. I will settle any claims and disputes directly with the alternate lender.

COMMISSIONS, FEES AND OTHER INCENTIVES

I have been advised of and acknowledge that HLC will receive a commission from the lender with whom my mortgage is placed that is generally a fixed percentage of the principal amount of the mortgage. HLC may also receive additional fees based on factors such as the mortgage interest rate and terms accepted by the borrower, the volume of business placed with the lender or the length of time the mortgage remains with the lender. The actual amount of the commission and fees will vary depending on the lender.

I further understand that the HLC Mortgage Consultant may receive incentives from the lender dependent on the interest rate and term accepted by the borrower and may retain the incentives or use them for the benefit of another client. Non-monetary compensation may also include attendance at conferences and points that may be used to purchase items or future services



PARTNER REWARDS PLAN

I acknowledge that where I have been referred to HLC by an approved member of the Partner Rewards Plan, HLC may pay a referral fee to the approved member. Such referral fees may consist of points with a value generally based on a fixed percentage of the principal amount of my mortgage. These points may be redeemed for merchandise, travel products and other like items.

REFERRAL SOURCE FEES

I acknowledge that HLC has advised me of and I consent to payment by HLC of a referral fee, where applicable, based on a fixed percentage of the principal amount of my mortgage to the referral source including, but not limited to, real estate brokerage, builder, developer, financial planning organization or insurance brokerage

ACKNOWLEDGEMENT

I give my consent to include my SIN in a credit bureau request. Yes No

I have read and agree to the provisions of this document, and I acknowledge receiving a copy of it.

Date Name of Applicant (Please Print) Signature of Applicant

I give my consent to include my SIN in a credit bureau request. Yes No

I have read and agree to the provisions of this document, and I acknowledge receiving a copy of it.

Date Name of Co-Applicant (Please Print) Signature of Co-Applicant

I give my consent to include my SIN in a credit bureau request. Yes No

I have read and agree to the provisions of this document, and I acknowledge receiving a copy of it.

Date Name of Guarantor (if applicable) Signature of Guarantor (if applicable)

Date ID # Signature of HLC Mortgage Consultant