



PRIVACY CONSENT FORM

By signing this Privacy Consent Form, each of you, being the parties signing (including all applicants and all guarantors/spouses), agree that ICICI Bank Canada is authorized and entitled to collect and use your personal information.

Collecting Your Personal Information

We may from time to time collect financial and other information about you such as:

- Information establishing your identity (i.e.: name, address, phone number, date of birth, etc.) and your background;
- Information related to transactions arising from your relationship with and through us, and from financial institutions;
- Information you provide on an application for any of our products and services;
- Information for the provision of products and services;
- Information about financial behaviour such as payment history and credit worthiness.

We may collect and confirm this information during the course of our relationship. We may obtain this information from a variety of sources, including from you; from your mortgage broker, from service arrangements you make with or through us; from credit reporting agencies and financial institutions; from references you provide to us, and from other sources, as we deem appropriate. You acknowledge receipt of notice that from time to time reports about you may be obtained by us from credit reporting agencies.

Using Your Personal Information

This information may be used from time to time for the following purposes:

- To verify your identity and investigate your personal background;
- To assess your ability to obtain your loan and provide you with other products and services you may request;
- If the security for your loans includes an insured mortgage, to disclose your Personal Information to mortgage insurance companies and to exchange, on an on-going basis, your Personal Information with mortgage insurance companies for all purposes related to the provision of mortgage insurance;
- Disclose and exchange your Personal Information in connection with your loan to other organizations which may fund all or any part of your loan and/or own all or any part of your loan and the security securing your loan from time to time and permit prospective investors in your loan to inspect your Personal Information;
- To evaluate your ability to meet your financial obligations;
- To determine your eligibility for products and services we offer;
- To send you offers related to products and services of the Bank;
- To send you offers related to products and services of third parties offered through the Bank;
- To help us better understand the current and future needs of our customers;
- To communicate to you any benefit, feature or other information about products and services you have with us;
- To communicate to you through call or mail about other relevant products and services that you may be interested;
- To help us better manage our business and our relationship with you;
- To operate our mortgage administration system;
- To maintain the accuracy and the integrity of information held by credit reporting agencies; and
- As required or permitted by law.

For these purposes, we may:

- Make this information available to our employees, agent and service providers;
- Share this information with financial institutions and funders of your loan; and
- Give credit, financial and other related information to credit reporting agencies that it may share with others.

We may also use this information and share it within the ICICI Bank group of companies to manage our risks and operations, to comply with valid requests for information about you from persons who have a right to make such requests, and to let the ICICI Bank group of companies know your choices about "Additional Uses of Your Personal Information" for the purpose of honouring your choices. If we have your Social Insurance Number, we may use it with credit reporting agencies to assist in identifying you.

Your Right to Access Your Personal Information

You may obtain access to the information we hold about you from time to time and review its contents and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about our privacy policies or to request that information not be used for any or all the purposes outlined in "Additional Uses of Your Personal Information" you may do so at any time by calling us toll-free at 1-866-726-1069.

Our Privacy Policy

You may obtain more information about our privacy policies by asking for a copy of our privacy code, by calling us at the toll-free number shown above or by visiting our web site at www.icicibank.ca.

Acknowledgement: I/we acknowledge having received, read and understood the disclosure set out in "Protecting your Privacy"

Date(dd/mm/yyyy) Applicant Signature Phone #

Date(dd/mm/yyyy) Co-Applicant Signature Phone #

Date(dd/mm/yyyy) Guarantor/Spouse Signature Phone #