

PRIVACY POLICY

Latest update: June 2024

Rentcheck Credit Bureau Ltd. (“**RentCheck**,” “**we**,” “**us**,” or “**our**”) is a credit and tenancy information and software services company, serving both tenancy applicants and the tenancy-granting business community across Canada. We serve both tenancy applicants and the tenancy-granting business community by providing credit and tenancy information and risk management tools to help our clients make informed decisions.

RentCheck has a strong commitment to providing excellent service to all of our customers and visitors of this website, including respecting your privacy concerns. We invite you to review our responses to frequently asked questions below so that you can understand what information we collect, and how we use and share it in the course of our business operations.

1. What is this Privacy Policy and what does it cover?

This Privacy Policy applies to our website at www.rentcheckcorp.com (our “**Website**”), and any interactions with us by any means. In addition, this Privacy Policy applies to our collection, use, and/or disclosure of the personal information of employment candidates.

For clarity, this Privacy Policy does not apply to the collection, use, or disclosure of the personal information of our employees or former employees.

If you click through to links to third parties’ websites, and applications from our Website, this Privacy Policy does not apply to such external services. It is always a good idea to read their privacy policies to understand what they do with your information.

2. What information do we collect and why?

We facilitate tenancy applicant transactions by providing tenancy reports to our clients, which include housing providers, realtors, and other institutions. By their nature, these tenancy reports must include some personal information about tenancy applicants. The personal information appearing in our tenancy-reporting system is generally reported to us by credit and tenancy grantors or other institutions that are responsible for obtaining tenancy applicant consent to do so. However, it may also be obtained from other sources permitted by law, including public records, federal, and provincial government offices, and public registries, or collected directly from individual tenancy applicants in response to communications RentCheck has had with them. We limit our collection of personal information to include only what is necessary to supply our clients with accurate and up-to-date information so they can make meaningful decisions about tenancy applicants and to provide our clients with the other services described in this Policy. RentCheck periodically reviews the data in its tenancy-reporting system to ensure that it only contains information that is still relevant to the services we provide.

Please see the table below for more details regarding the personal information we may collect in the course of our business operations.

Category	Examples	Purposes and Means of Collection
Contact/Identifying Information	First name, last name, postal address (and previous postal address), length of time lived at current address, email address, phone number, date of birth, social insurance number, driver's license number, copies of government-issued and other pieces of identification.	To create tenancy reports and verify identity; collected from tenancy applicants, credit and tenancy grantors, public records, and other legally permissible sources.
Credit and Rental History	History of bill/debt payments, credit score, credit reports, references from previous landlords, and unpaid debt Collections.	To provide accurate tenancy reports to clients; collected from credit and tenancy grantors and other institutions.
Employment Information	Name of current and previous employers, current annual income, trade association/union membership.	To verify employment status and income, ensuring accurate tenancy reports; collected from tenancy applicants, employers, and other legally permissible sources.
Public Records	Judgments, bankruptcies, registered items, criminal record.	To ensure comprehensive tenancy reports; collected from public records, federal and provincial government offices, and public registries.
Inquiries	A list of credit and tenancy grantors and other parties you have authorized and/or by law which have received credit report which concerns you.	To track and report on credit inquiries; collected from credit and tenancy grantors and other authorized institutions.
Technical Information	IP address, date, time, the pages viewed, and links clicked on our Website, your language preferences, browsing history, and web pages that redirected you to our Website.	<p>We collect this data using cookies, and other similar technologies on our Website, including those provided by trusted third parties who collect it on our behalf.</p> <p>This information allows us to compile aggregate data about traffic and interactions on our Website in order to improve our products, services, website content, and advertising.</p> <p>You can change your cookies settings directly via your browser settings. Please be advised, however, that rejecting certain cookies may prevent you from taking full advantage of our website.</p>

Please note that our tenancy reports do not contain the following information:

- medical histories;
- major purchases paid in full with cash or cheques;
- business accounts (unless you are personally liable for the debt);
- information related to your race, creed, ancestry, ethnicity, or political affiliations.

In addition, we collect personal information from employment candidates during the hiring process. Below is a summary of the personal information we collect and the purposes for which we may use it.

Category	Examples	Purposes of Collection
Candidate information	Full name, e-mail address, telephone number, professional experience, skills, career objectives, CV, references, and criminal record	Processing your employment application, including assessing your qualifications, checking your references and communicating with you about your candidacy Determining appropriate compensation Complying with applicable legal requirements

Please note that we may also collect and use your information for any other purpose permitted or required by law.

3. How do we ensure that the information we use is accurate?

When gathering personal information, we work with our clients to increase their awareness of the importance of providing only personal information that is accurate, complete, and up-to-date. RentCheck cannot alter the information reported by our clients unless the information is determined to be wrong, incomplete, or otherwise inaccurate. RentCheck has procedures to ensure that such information is verified, and, where appropriate, amended or corrected. We also have an established complaint procedure to address tenancy applicant concerns and to ensure any inquiries and complaints are appropriately investigated and addressed. Please see the section “Your Rights” below for more details.

When our clients base their tenancy-granting decision about a tenancy applicant on information from us, we advise them to inform their tenancy applicants that they obtained the rental-history information from RentCheck, credit history from Equifax Canada or TransUnion of Canada. Clients are advised to provide tenancy applicants who have declined tenancy with a toll-free number for each bureau.

4. How do we share your information?

We use and disclose personal information to provide tenancy applicant credit and resident reporting services and other related services to our clients in accordance with applicable legal requirements.

Accordingly, we share your information with third parties where necessary to fulfill the purposes identified above, including as outlined in the table below:

Category	Explanations
Housing providers, realtors, and other institutions	We share your information, which is contained within a tenancy report, with these third parties to facilitate tenancy decision-making.
Fraud Prevention Services	We may share personal information with third parties to verify applicant details and prevent fraudulent transactions.
Service Providers	We may share your information with our authorized third party services providers providing us services such as website hosting, data storage, customer relationship management, and background check providers.
Professional Advisors	We may share your information with our legal, financial, accounting or other consultants to the extent necessary to operate our business and comply with applicable laws.
Law Enforcement and Other Authorities	We may receive requests by authorities to access your information. We will validate that the request is licit before responding. When possible, we will advise you. We will only share what is strictly required.
Commercial Transactions	We may share your information with an acquirer, successor or assignee as part of any merger, acquisition, debt financing, sale of assets, or similar transaction, as well as in the event of an insolvency, bankruptcy, or receivership in which information is transferred to one or more third parties as one of our business assets.

5. How do we transfer your information?

Your information may be held at our offices, and those of authorized third parties as described above. Some of these third parties may be based or share your information outside of your region (province, state, or country). By submitting information to us, you consent to the communication of your information to, and the storage of that information, outside of your region. While such information is outside of your region, it is subject to the laws of the jurisdiction in which it is held and may be subject to disclosure to the governments, courts or law enforcement, or regulatory agencies of such other jurisdictions pursuant to local laws. However, our practices regarding your information will continue to be governed by this Privacy Policy.

If you would like more information about how we transfer your information, please contact us as set forth in the section below “How to contact us?”

6. How do we secure and keep your information?

We implement reasonable physical, administrative, and technical safeguards designed to preserve the confidentiality, integrity, and security of information under our control. However, information transmitted on the Internet and/or stored on systems attached to the Internet is not 100% secure, and no security can provide absolute protection. As a result, we do not ensure, warrant, or guarantee the security or integrity of such information.

We retain your information only for as long as is necessary for us to fulfill the relevant purposes specified in this Policy and to comply with our legal obligations.

We take steps to ensure that only those who need access to your information to perform their duties have access to it. RentCheck notably uses firewall technology to protect its data from would-be intruders and has different processes in place to secure information such as passwords, encryption, antivirus software, and physical security measures. Housing providers are authenticated using multi-bureau authentication identity verification before accessing housing and credit data.

7. What are your rights regarding your information?

Under certain circumstances and subject to applicable laws, supported by a written request and proof of identification, you may consult the personal information that we have collected, used, or shared, and/or ask that it be corrected, and/or withdraw your consent to our disclosure or use of personal information collected.

As required or permitted by law, you may be entitled to additional rights, including (i) the right to control the dissemination of your personal information; (ii) the right to receive computerized personal information collected from you in a structured, commonly used and technological format and to have this information transferred directly to another organization; (iii) the right to be informed of and submit observations regarding automated decision-making; and (iv) the right to request information about data processing.

Tenancy applicants can always review a copy of their tenancy report to ensure that the information it contains is current and accurate. We welcome tenancy applicants to visit our Website or to contact us using the contact information provided below to obtain more information. Trained personnel who can assist tenancy applicants in obtaining and understanding their personal tenancy file staff our tenancy corporate relations centre. Tenancy applicants can also use the toll-free number to ask about our policies and practices relating to the management of their personal information and how to access their credit information. Rentcheck will comply with your requests within 15/30 days of receiving your formal written request.

Finally, you also have a right to lodge a complaint with a competent data protection authority, in particular in the province/country where you normally reside, where we are based or where an alleged infringement of data protection law has taken place.

To exercise any of these rights, please contact us as set forth in the section below “How to contact us?”

8. How will you know if this Privacy Policy changes?

From time to time, we may update this Privacy Policy. Subject to applicable laws, we will notify you of these changes. Updates will be effective when we post the revised Privacy Policy. This Privacy Policy was last updated as of the effective date listed at the top.

9. How can you contact us?

If you have any questions, requests, or complaints regarding your information or this Privacy Policy, please contact our Privacy Officer at:

RentCheck Credit Bureau Ltd.

1124 - 130 Queens Quay East - West Tower, Toronto, Ontario M5A 0P6

Attention: Privacy Officer Phone: (416) 365-7060 or Toll-Free 1-800-661-7312 ext. 221

E-mail: privacy@rentcheck.ca