

Meridian Privacy Policy

“**Meridian**” means Meridian Development Corp. and all affiliates with the same ownership.

Legislation related to the collection, use and disclosure of personal information about identifiable individuals is in effect which impacts the personal information collected by **Meridian** in the course of providing information or services to you, or having you provide services to us, as the case may be.

In support of our commitment to your personal privacy, we have adopted a privacy policy as our commitment to respect and protect your personal information. We want you to know why we need your personal information, how this confidential information is protected, and how you can find out about what is recorded about you.

What is “personal information”?

“Personal information” is information about an identifiable individual.

There are many types of personal information that **Meridian** may require in order to better serve you, or to hire your services. They may include, but are not limited to, such items as the following:

- your identity or contact information such as name, address, telephone number, fax number and email address;
- your mortgage or financial history, if applicable to our relationship, for example, in matters related to real estate, leasing, or credit;
- information gathered in customer service enquiries, community or sales surveys, contests or enquiries into our products or services;
- information about your Registered Business Number (GST number) or Social Insurance Number if your services are to be or have been contracted by us.

Why do we collect, use and disclose this “personal information”?

Meridian collects, uses and discloses personal information to serve you better if you are our client/customer/tenant, and to better serve you and meet government reporting requirements if we contract your services. We ask for your personal information so that we can:

- understand your needs;
- determine your eligibility for products and services;
- inform you about products and services available from **Meridian** that we believe may be of interest to you;
- comply with the law;
- administer, implement, and perform our services or provide our products as they relate to you.

How do we gather your information?

We only collect the information that we need in order to deliver services and benefits to you or to contract for your services. We do not use techniques to collect personal information about you without your knowledge. Generally, we collect personal information from you either directly or in the case of matters related to real estate and/or leasing, from our business partners such as realtors, or lending institutions or mortgage officers. This information could be collected in person, over the telephone, through the mail, or by electronic means.

Your consent

Meridian collects, uses and discloses personal information for the purposes we believe you would consider appropriate under the circumstances of our relationship with you. Your knowledge and consent are required for the collection, use and disclosure of personal information except as set out in this Privacy Policy. Of course, subject to reasonable and lawful limits, you can choose not to provide us with some or all of your personal information and we respect that right. However, this choice may prevent us from:

- providing or selling you the product or service you requested or expect;
- providing a product or service in the way we would like and therefore allowing us to only provide it in a limited way; and/or
- contracting you for your services/products.

Meridian believes that if you are a client/customer/tenant, you would expect us to contact you to advise you of new and existing services and benefits, or if you are a trade or service provider, contact you if we may wish to contract those services. From time to time, **Meridian** or its authorized agents, may contact you by telephone, mail, or email to inform you of new services or products that we believe might be of interest to you. By advising us, you may choose to have your name deleted from lists advising you of new products and services, or from lists of available service providers.

Unless you inform us otherwise, once you have provided us with your personal information, we will consider that you have consented to our use and disclosure of your personal information for the purposes set out in this Privacy Policy.

However, in certain circumstances, **Meridian** may disclose personal information to meet legal or regulatory requirements without your consent, including:

- to our legal counsel to comply with a court order or subpoena;
- to a person authorized by law such as the police or certain government agencies;
- in an emergency in which a life, health, or safety is endangered;
- where property is at risk of damage or loss;
- to an authorized service contractor providing services to you; and
- to an agent retained by **Meridian** in connection with the collection of your account with any company/developer which **Meridian** represents.

Third parties

Your personal information may be transmitted to a company/developer represented by **Meridian** that will also adhere to this Privacy Policy. It may also be transmitted to agents or entities hired by **Meridian** to allow us to properly provide services or products to you. Except as set out in this Privacy Policy, or by law, **Meridian** does not sell or disclose any of your personal information to any other organization.

How do we protect the information gathered?

Your personal information is retained only as long as is reasonably necessary. We protect your personal information by using safeguards appropriate to the sensitivity of the information including physical, administrative and electronic controls to minimize the risk of unauthorized access, use or disclosure of or to your personal information.

Our employees are trained to appreciate the importance of privacy and confidentiality of personal information, and the provisions of this Privacy Policy apply to them as conditions of their employment.

Accessing and correcting your personal information

You have the right to access your personal information that is in our custody, subject only to certain legal restrictions. A reasonable fee for providing such access may be charged, but only after advising you of that cost ahead of time.

We strive to ensure that all information on hand is accurate and up-to-date. Should your personal information need to be amended to reflect a change in your situation, we make every effort to update our records, but need your help. Please advise of any changes required to your personal information.

Access or amendment requests must be done in writing and provide sufficient detail of the nature and scope of your request. Our Chief Privacy Officer will assist with your request or amendment and respond in a timely manner advising whether the request will be granted and explaining the reason for the refusal, if any part of the request is refused. Further information about your rights is available through the *Privacy Act of Saskatchewan, Ch. P-24* and the *Privacy Act of Canada, Ch. P-21*.

If you wish to review or verify your personal information in our file, you can do so by writing us at:

- Meridian Development
100 – 450 2nd Avenue North
Saskatoon, Saskatchewan S7K 2C3
Attention: President

Meridian reserves the right to amend this Privacy Policy and our personal information commitment to you at any time.