

Toronto Regional Real Estate Board
Policy on the Collection, Use and Disclosure
of Personal Information
“Privacy Policy”

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1. Objective & Scope of Policy

The Toronto Regional Real Estate Board (“**TRREB**” or “**Board**”) is committed to advancing the interests of real estate sales people and brokers who comprise TRREB’s membership. Members of TRREB are also members of the Ontario Real Estate Association (“**OREA**”) as well as the Canadian Real Estate Association

(“**CREA**”). CREA approved a Privacy Code as a national standard at its annual meeting held in Montreal in October of 2001.

Consistent with the adoption of the CREA Privacy Code and with applicable law, TRREB is dedicated to maintaining high standards of confidentiality with respect to information provided to it. This Policy Statement has been prepared to inform you of our policy and practices concerning the collection, use and disclosure of Personal Information provided to the Board.

This Policy Statement governs Personal Information collected from and about individuals who are Members

and Personal Information regarding non-Member individuals that is provided to TRREB for the purposes described below. It does not govern Personal Information the Board collects from and about our employees,

the protection of which is governed by other applicable laws and internal TRREB policies. This policy also does not cover aggregated data from which the identity of an individual cannot be determined. TRREB retains the right to use aggregated data in any way that it determines appropriate.

This Policy Statement applies to all TRREB employees as part of their work requirements as well as to TRREB's Board of Directors and committee members.

Using contractual or other arrangements, the Board shall ensure that agents, contractors or third party service

providers, who may receive Personal Information in the course of providing services to TRREB as part of our delivery of services, protect that Personal Information in a manner consistent with the principles articulated in this Policy Statement.

In the event of questions about access to Personal Information, the collection, use, management or disclosure

of Personal Information, or this Policy Statement or whether TRREB is acting in a manner consistent with it, please contact:

Chief Privacy Officer

Toronto Regional Real Estate Board

1400 Don Mills Road

Toronto, ON M3B 3N1

E-mail: von.palmer@trreb.ca

Telephone number: 416-443-8150

2. The Collection, Use & Disclosure of Personal Information

For the purposes of this Policy,

"Personal Information" means any information, recorded in any form, about an identifiable individual, or

an individual whose identity may be inferred or determined from the information, alone or in combination

with other information.

“External Associate” means an individual who is not a Member or an employee of TRREB. An External Associate may be an individual or an employee of an organization with which TRREB has dealings in the normal course of fulfilling its mandate. Examples of external associates include independent contractors or

service providers; employees of CREA, OREA or the Real Estate Council of Ontario; legal counsel and consultants.

“Member” means a salesperson or broker registered under the Real Estate and Business Brokers Act, 2002

by the Real Estate Council of Ontario, who has been accepted for membership in TRREB, while that individual is a member of TRREB, and any individual who has been accepted for membership as an affiliate

member or honorary member of TRREB, while that individual is a member of TRREB.

Personal Information about Members will be collected, to the extent possible, directly from the individual

concerned.

Information within the Multiple Listing Service (**“MLS®”**) system is considered to be Personal Information

to the extent that it is about or can be associated with an identifiable individual. For example, Personal

Information within the MLS® system may include an individual’s name, address, phone number, financial

information and may also include information about an individual’s property (such as sale price). To the extent possible, such information will be collected directly from the listing broker/salesperson.

TRREB uses the Personal Information provided verbally or in writing by Members, upon application for membership (and which may be provided during the course of membership), and others, for different purposes to fulfil its mandate. These purposes include:

- Acting as a professional association in support of Members as REALTORS®, including the administration of its by-laws and policies and ensuring compliance with same;
- Providing products and services to Members;

- Providing continuing education to Members and educational courses to those seeking to become Members and others;
- Administering and operating the MLS® system, including ensuring compliance with the rules and regulations governing the MLS® system;
- Administering and facilitating membership in OREA and CREA, including ensuring compliance with the by-laws, rules and regulations of those associations;
- Meeting any legal or regulatory requirement; and
- Such other purposes consistent with the foregoing purposes.

TRREB's use of Personal Information is limited to the purpose of fulfilling the mandate of TRREB or a purpose consistent with that purpose. Unless permitted by law or provided for in the application for membership, Board by-laws and/or Board rules, no Personal Information is collected about a Member without first obtaining the consent of the individual to the collection, use and dissemination of that information.

TRREB may disclose Personal Information of Members to CREA, OREA and RECO for the purpose of fulfilling its mandate and to organizations that assist the Board in the course of fulfilling its mandate, including organizations that perform services on its behalf.

Personal Information will only be provided to organizations providing services to TRREB if they agree to use such information solely for the purposes of providing services to TRREB and under the instruction of TRREB and, with respect to that information, to act in a manner consistent with the relevant principles articulated in this Policy Statement.

Information within the MLS® system, including Personal Information, with respect to a MLS® property listing may be disclosed to (or may be accessible by) Members and other persons authorized to use the MLS®

system which may include other real estate boards and associations and their members, government departments, appraisers and others for purposes in connection with the listing, marketing, purchasing and/or

selling of the property, subject to TRREB's agreements, rules and policies governing its MLS® system. In addition, property information within the MLS® system including both current and historical listing and

sales data (including sale price) is retained in the MLS® system, both during the term of the listing and after

the listing has expired or terminated or the property has been purchased, sold or leased, and is available to

TRREB and authorized users to compile and publish current and historical statistics and to conduct comparative market analyses, which may be disclosed to or shared with consumers. Comparative market

analyses are used to assess the values of properties, relying on information about similar properties in the

same area with adjustments for differences in property features. Information within the MLS® system (including both current and historical listing and sales data) may also be used and displayed on virtual office

websites (“VOWs”) administered by Member brokerages, subject to TRREB’s agreements, rules and policies governing its MLS® system (including those in respect of VOWs).

There are circumstances where the collection, use and/or disclosure of Personal Information may be justified

or permitted or where TRREB is obliged to disclose information without consent. Such circumstances may

include:

- Where collection and use with consent would compromise the availability or accuracy of the information and the collection is reasonable for purposes related to investigating a breach of an agreement or a contravention of the laws of Canada or a province;
- Where disclosure is required to comply with a subpoena, warrant, court order or rules of the court relating to production of documents;
- Where disclosure is necessary to collect fees or any other debt owed by the individual to TRREB;
- Where disclosure is made to another organization and is reasonable for purposes of investigating a breach of an agreement or a contravention of the laws of Canada or a province that has been, is being or is about to be committed and it is reasonable to expect that disclosure with knowledge or consent of the individual would compromise the investigation;

- Where disclosure is made to another organization and is reasonable for purposes of detecting or suppressing fraud or of preventing fraud that is likely to be committed and it is reasonable to expect that disclosure with knowledge or consent of the individual would compromise the ability to prevent, detect or suppress the fraud;
- Where the information is “publicly available” within the meaning of the Personal Information Protection and Electronic Documents Act (Canada) and regulations thereunder (“PIPEDA”); or
- Where required by law.

Where obliged or permitted to disclose information without consent, TRREB will not disclose more information than is required.

3. Accuracy

TRREB endeavours to ensure that any Personal Information provided by its Members and in its possession

is as sufficiently accurate, current and complete as necessary for the purposes for which TRREB uses that information. Personal Information contained in files that have been closed is not actively updated or maintained.

Information on listings is the responsibility of Members who provide it to the MLS® system. In the event of inaccuracy or incompleteness in any Personal Information within the MLS® system, TRREB may request

that the individual contact their listing broker/salesperson or other real estate representative to address the matter.

4. Retention

TRREB retains Personal Information as long as TRREB believes it is necessary to fulfil the purpose for which it was collected. Currently, the principal place in which TRREB holds Personal Information is in the Greater Toronto Area. TRREB has in place a Records Retention Policy which outlines the procedures for the retention and subsequent disposition of TRREB records including those records that contain Personal Information.

5. Security

TRREB endeavours to maintain adequate physical, procedural and technical security with respect to its offices and information storage facilities so as to prevent any loss, misuse, or unauthorized access, disclosure,

or modification of Personal Information.

TRREB further protects Personal Information by restricting access to Personal Information to those employees and External Associates that the management of TRREB has determined need to know that information in order that TRREB may provide its services. TRREB has a policy under which employee misuse of Personal Information is treated as a serious offence for which disciplinary action may be taken.

In terms of communicating Personal Information, you may wish to note that there is no method of transmitting or storing data that is completely secure. While the physical characteristics of each are different,

mail, telephone calls, faxes and transmissions over the Internet are all susceptible to possible loss, misrouting,

interception and misuse of the information being communicated or transmitted.

As do many organizations, TRREB attempts to strike a reasonable balance between security and convenience. In communicating with Members and others, TRREB reserves the right to use a method of communication that is less secure than some of its less convenient alternatives. An example of this is e-mail.

At this time, when we use e-mail, it is sent as unencrypted plain text. We do this because the Board believes

that many of our Members and External Associates cannot readily process encrypted e-mail. This is done for their convenience but has the security concern that, if misrouted or intercepted, it could be read more

easily than encrypted e-mail.

6. Visiting the TRREB Public Web Sites

With respect to its public websites, TRREB may use Cookies from time to time and anonymous hit count statistics are generated.

Certain Member information (name, company name & company address, company phone number, email

address) is presented on the TRREB public websites.

TRREB has no control over the content of third party websites that individuals may access through hyperlinks at our websites.

7. Access to Personal information

TRREB permits access to and review of Personal Information held by TRREB about an individual by the individual concerned.

TRREB reserves the right to decline to provide access to Personal Information where the information requested:

- (a) Would disclose the Personal Information of another individual or of a deceased individual; or would reveal confidential business information that may harm TRREB or the competitive position of a third party;
- (b) Is subject to solicitor-client or litigation privilege;
- (c) Could reasonably be expected to threaten the life or security of another individual;
- (d) Was generated in the course of a formal dispute resolution process;
- (e) May not be disclosed, or is not required to be disclosed, under PIPEDA;
- (f) Is not readily retrievable and the burden or cost of providing would be disproportionate to the nature or value of the information; or
- (g) Does not exist, is not held, controlled or cannot be found by TRREB.

Since confidentiality is integral in TRREB's procedures, including in such procedures as the arbitration of commission disputes and the investigation, prosecution and determination of complaints made against Members, access to Personal Information may also be declined where the person requesting same has consented, by virtue of membership in TRREB and by being subject to TRREB's by-laws and rules, to TRREB's jurisdiction over such procedures as provided for in the by-laws and rules of TRREB.

Where information will not or cannot be disclosed, the individual making the request will be provided with

the reasons for non-disclosure (unless prohibited by law) and any further steps which are available to the

individual under PIPEDA.

TRREB will not respond to repetitious or vexatious requests for access. In determining whether a request is

repetitious or vexatious, it will consider such factors as the frequency with which information is updated, the

purpose for which the information is used, and the nature of the information.

To guard against fraudulent requests for access, TRREB will require sufficient information to allow it to confirm the identity of the person making the request before granting access or making corrections.

Where information will be disclosed, TRREB will endeavor to provide the information in question within a

reasonable time and no later than 30 days following the request or will provide written notice of extension

in accordance with PIPEDA. TRREB may charge a minimal or nominal cost (e.g. photocopying, mail charges) to the individual making the request.

If an individual believes any Personal Information concerning that individual is not correct, that person may

request an amendment of that information by sending a request to the person indicated in Section 1. TRREB

reserves the right not to change any Personal Information but may append any alternative text the individual

concerned believes appropriate. An individual may also request that TRREB delete an individual's Personal

Information from the Board's system and records, except if such Personal Information is required to fulfil

the Board's mandate or to meet legislative requirements. However, due to technical constraints and the fact

that TRREB backs up its systems, Personal Information may continue to reside in the Board's systems after

deletion. For the same reason, Personal Information may also continue to reside in the MLS® system after

deletion. Individuals, therefore, should not expect that their Personal Information would be completely removed from TRREB or the MLS® systems in response to a request for deletion.

8. Amendment of TRREB Practice and This Policy

This Policy Statement is in effect as of January 1, 2004, as updated from time to time. The effective date of

the last update is indicated at the bottom of each page. TRREB will from time to time review and revise its

privacy practices and this Policy Statement. In the event of any amendment, an appropriate notice will be

posted and communicated to Members and others in an appropriate manner. Policy changes will apply to

the information collected from the date of posting of the revised Policy Statement as well as to existing information held by TRREB.

9. Information Regarding Former Members

TRREB will only disclose Personal Information about former Members in accordance with this Policy Statement.

10. What You Consent And Agree To

When you provide TRREB with Personal Information, you consent and agree to the following:

- The collection, use and disclosure of Personal Information from or about you as described in [Section 2](#), and to your right to access and correct data as described in [Section 7](#).
- Your acceptance of the risks concerning the transmission of information to TRREB as described in [Section 5](#).
- The amendment of this Policy Statement as described in [Section 8](#)