

# Privacy Policy

**Compliance Manager:** Lesley Moll

Karma Realty does not collect information from consumers, but does collect personal information from Independent Contractors (hereafter referred to as employees) including:

1. Credit card information for payment of RECO transfer and Registration Fees
2. SIN number for tax and commission payment purposes
3. HST business number for tax purposes
4. Name, address, and phone number
5. Email address

This policy provides the procedures that Karma Realty follows in ensuring the safety of the Independent Contractors private information.

## 1. **Credit card information**

### ***Use:***

The credit card information is used, with the signed permission of the Employee, for the purpose of paying the RECO Transfer fee or the RECO Registration fee for the Employee. The credit card number is received on the Karma Registration form.

### ***Storage:***

Once the payment is processed, the credit card number is destroyed and is not stored by Karma Realty in any way.

## 2. **SIN Number**

### ***Use:***

The SIN number of the Employee is required by Karma Realty in order to produce a T4A for the Employee. Referral income can not be paid without a Social Insurance Number on file.

***Storage:***

The SIN number is stored on the original Registration form completed by the Employee. This form is stored in a secured lockbox at the Brokerage. The information is also recorded in the Brokerage's Accounting system. This system is accessible to the Broker of Record, and the appointed Bookkeeper for the Brokerage. The Accounting Files are encrypted with a password for security.

**3. HST Business Number**

***Use:***

The HST number of the Employee is required by Karma Realty in order to produce a T4A for the Employee.

***Storage:***

The HST number is stored on the original Registration form completed by the Employee. This form is stored in a secured lockbox at the Brokerage. The information is also recorded in the Brokerage's Accounting system. This system is accessible to the Broker of Record, and the appointed Bookkeeper for the Brokerage. The Accounting Files are encrypted with a password for security.

**4. Address and Phone Number**

***Use:***

The address and phone number of the Employee is required by Karma Realty for standard business practice and communication.

***Storage:***

The address and phone number is stored on the original Registration form completed by the Employee. This form is stored in a secured lockbox at the Brokerage. The information is also recorded in the Brokerage's Accounting system. This system is accessible to the Broker of Record, and the appointed Bookkeeper for the Brokerage. The Accounting Files are encrypted with a password for security.

This information is also stored on the Broker of Records PC for ease of access to contact individual Employees. The PC is password protected and all standard security safeguards are in place.

## 5. Email Address

### ***Use:***

The email address of the Employee is required by Karma Realty in order to regularly communicate with the Employee.

### ***Storage:***

The email address is stored on the original Registration form completed by the Employee. This form is stored in a secured lockbox at the Brokerage. The information is also recorded in the Brokerage's Accounting system. This system is accessible to the Broker of Record, and the appointed Bookkeeper for the Brokerage. The Accounting Files are encrypted with a password for security.

This information is also stored on the Broker of Records PC for ease of access to contact individual Employees. The PC is password protected and all standard security safeguards are in place.

This information is also stored on the Brokerage's email server for the purpose of mass communication.

The Server is password protected and all standard security safeguards are in place.

### **Disclosure**

Employee information is not disclosed to any third-party with the exception of the Canadian Revenue Agency for taxation purposes or otherwise required by law.