

Privacy Policy

Privacy Policy. Updated June 20, 2016

We are dedicated to safeguarding any personal information collected on our website (www.re-establishcredit.com), by phone or in person. We ensure that our privacy policy and our information practices adhere to Canadian federal and provincial privacy legislation.

To help ensure a rewarding experience for our clients, we provide you with this Privacy Policy that describes our privacy practices, including how we collect, use and disclose personal information.

1. We directly collect, use and disclose your personal information, including information obtained in the past and information obtained in the future, for the purposes of:
 - processing applications for Loans and any new applications for loan and credit products;
 - providing information to suppliers of products and services to our clients or RECI, Re-Establishing Credit Independence Inc., including data service providers, in connection with Loans or other credit products;
 - understanding our clients needs and determining the suitability of products and services for our clients, determining eligibility for these products and services for our clients; providing information about products and services and special promotions to our clients; enabling RECI, Re-Establishing Credit Independence Inc. affiliates and other carefully selected organizations to provide information about products to our clients; analyzing client's information for marketing purposes, including conducting surveys, developing and enhancing products and services, and ensuring high services standards;
 - establishing our client's identity; verifying information provided by them with third parties, including employers and other financial institutions; verifying information provided by third parties;
 - Protecting our clients, RECI, Re-Establishing Credit Independence Inc. or other persons from error or fraud, such as identity theft;
 - Collecting a debt owing to RECI, Re-Establishing Credit Independence Inc.; or enforcing an agreement between our clients and RECI, Re-Establishing Credit Independence Inc.;
 - Transferring or selling RECI, Re-Establishing Credit Independence Inc. assets, such as acquisition/ merger.
 - Complying with legal requirements, including money laundering laws and regulations and cost of credit disclosure laws;
 - Sending our clients financial information, such as the RECI, Re-Establishing Credit Independence Inc. newsletter and information about RECI, Re-Establishing Credit Independence Inc. activities or events;
2. RECI, Re-Establishing Credit Independence Inc. maintains its own physical and electronic file containing our client's personal information.
3. While at RECI, Re-Establishing Credit Independence Inc. the access to our client's files is restricted to RECI, Re-Establishing Credit Independence Inc. personnel on a need to know basis. Our personnel are required to safeguard the confidentiality of your personal information and privacy. We have systems in place which safeguard client's personal information to prevent unauthorized access.
4. Other than as provided under this privacy policy we do not share your personal information without your authorization or when permitted or required by law.

5. Clients will have access to their personal information upon request and they may challenge the accuracy and completeness of the information and such information will be amended as appropriate.
6. If you have any concerns about our privacy policy or require additional information, please contact our Privacy Compliance Officer at reci.canada@gmail.com or by mail:

1131 Derry Road E, Mississauga, ON, L5T 1P3

7. The privacy policy set out above is effective as of June 20, 2016 and applies to all information previously obtained by RECI, Re-Establishing Credit Independence Inc. We reserve the right to change the privacy policy at our sole discretion. RECI, Re-Establishing Credit Independence Inc. clients will be informed of any such change by us posting a new privacy policy on the RECI, Re-Establishing Credit Independence Inc. website and the effective date of any change of privacy policy will be clearly marked.