

# Privacy Policy

---

## Objective & Scope

The REALTORS® Association of Hamilton-Burlington (“RAHB” or “Association”) is committed to advancing the interests of real estate sales people and brokers who comprise of RAHB’s membership. Members of RAHB 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, RAHB 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 Association.

This Policy Statement governs Personal Information collected from and about individuals who are Members and information regarding non-members that is provided to RAHB for the purposes described below. It does not govern Personal Information the Association collects from and about our employees, the protection of which is governed by other applicable laws and internal RAHB policies. This policy also does not cover aggregated data from which the identity of an individual cannot be determined. RAHB retains the right to use aggregated data in any way that it determines appropriate.

This Policy Statement applies to all RAHB employees as a condition of their employment as well as to Members of RAHB’s Association of Directors. Using contractual or other arrangements, the Association shall ensure that agents, contractors or third party service providers, who may receive Personal Information in the course of providing services to RAHB 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 RAHB is acting in a manner consistent with it, please contact:

*Kim Sanders*, Privacy Officer

REALTORS® Association of Hamilton-Burlington  
505 York Blvd., Hamilton, Ontario L8R 3K4  
Telephone: 905.529.8101  
Fax: 905.529.4349  
Email: [kims@rahb.ca](mailto:kims@rahb.ca)

---

## The Collection, Use & Disclosure of Personal Information

For the purposes of this Policy,

*"Personal Information" means any information, recorded in any form, about an identified individual, or an individual whose identity may be inferred or determined from the information.*

*"External Associate" means an individual who is not a Member. An External Associate may be an individual or an employee of an organization with which RAHB 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 who has been accepted for membership in RAHB.*

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 or can be associated with an individual. Such information will be collected directly from the listing broker/salesperson.

RAHB 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 trade association in support of the real estate industry in Hamilton;
- Providing services to Members;
- Providing continuing education to Members and educational courses to those seeking to become Members and others;
- Operating the MLS® system;
- Facilitating membership in CREA and OREA;
- Meeting any legal or regulatory requirement; and
- Such other purposes consistent with the foregoing purposes.

RAHB's use of Personal Information is limited to the purpose of fulfilling the mandate of RAHB or a purpose consistent with that purpose and the Association does not sell, trade, barter or exchange for consideration any Personal Information it has obtained. Unless permitted by law or provided for in the application for membership, Association By-Law or 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.

RAHB may disclose Personal Information of Members to CREA and OREA and RECO for membership purposes and to organizations that assist the Association 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 RAHB if they agree to use such information solely for the purposes of providing services to RAHB and under the instruction of RAHB and, with respect to that information, to act in a manner consistent with the relevant principles articulated in this Policy Statement.

---

There are circumstances where the use and/or disclosure of Personal Information may be justified or permitted or where RAHB is obliged to disclose information without consent. Such circumstances may include:

- Where required by law or by order of a tribunal;
- Where RAHB believes, upon reasonable grounds, that it is necessary to protect the rights, privacy, safety or property of an identifiable person or group;
- Where it is necessary to establish or collect fees;
- Where it is necessary to permit RAHB to pursue available remedies or limit any damages that the Association may sustain; or
- Where the information is public.

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

## Accuracy

RAHB endeavours to ensure that any Personal Information provided by its Members and in its possession is as accurate, current and complete as necessary for the purposes for which RAHB uses that data. 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.

## Retention

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

## Security

RAHB 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, unauthorized access, disclosure, or modification of Personal Information.

RAHB further protects Personal Information by restricting access to Personal Information to those employees and External Associates that the management of RAHB has determined need to know that information in order that RAHB may provide its services. RAHB 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, RAHB attempts to strike a reasonable balance between security and convenience. In communicating with Members and others, RAHB 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 Association 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.

## Visiting the RAHB or MLS® Web Site

With respect to its web site, RAHB does not collect any information from site visitors. Cookies are not used although anonymous hit count statistics are generated monthly. Certain Member information (name, picture, company name & company address, company phone number) is presented on the public website.

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

## Access to Personal information

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

RAHB 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 business confidential information that may harm RAHB or the competitive position of a third party;
- b) Is subject to solicitor-client or litigation privilege;
- c) Could reasonably result in serious harm to the treatment or recovery of the individual concerned, serious emotional harm to the individual or another individual, or serious bodily harm to another individual; or
- d) May harm or interfere with law enforcement activities and other investigative or regulatory functions of a body authorized by statute to perform such functions;
- e) Is not readily retrievable and the burden or cost of providing would be disproportionate to the nature or value of the information; or
- f) Does not exist, is not held, or cannot be found by RAHB.

Where information will not or cannot be disclosed, the individual making the request will be provided with the reasons for non-disclosure.

Where information will be disclosed, RAHB will endeavor to provide the information in question within a reasonable time and no later than 60 days following the request. RAHB may charge a minimal or nominal cost (e.g. photocopying, mail charges) to the individual making the request.

---

RAHB 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, RAHB will require sufficient information to allow it to confirm the identity of the person making the request before granting access or making corrections.

If an individual believes any Personal Information concerning that individual is not correct, that person may request an update of that information by sending a request to the person indicated in Section 1. RAHB reserves the right not to change any Personal Information but will append any alternative text the individual concerned believes appropriate. An individual may also request that RAHB delete an individual's Personal Information from the Association's system and records. However, due to technical constraints and the fact that RAHB backs up its systems, Personal Information may continue to reside in the Association'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 RAHB or the MLS® systems in response to a request for deletion.

## **Amendment of RAHB Practice and This Policy**

This statement is in effect as of D. RAHB 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 on <http://www.realtor-link.ca> 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 to RAHB's web site as well as to existing information held by RAHB.

## **Information Regarding Former Members**

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

### **What You Consent and Agree To**

When you provide RAHB 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 RAHB as described in Section 5.
- The amendment of this Policy Statement as described in Section 8.