

PRIVACY POLICY

Privacy Policy for Equitylend.ca

Equitylend.ca ("we," "our," or "us") is committed to safeguarding your personal information and ensuring transparency in how we collect, use, and protect your data. This Privacy Policy outlines our practices and your rights regarding your personal information when you interact with our website (the "Site") or services.

Information We Collect

1. Personally Identifiable Information

We may collect personal information that identifies you as an individual, including but not limited to:

- Name
- Address
- Telephone number
- Email address
- Financial and employment details (as required for loan or mortgage applications)

We collect this information through:

- Online forms (e.g., applications, contact forms)
- Subscriptions (e.g., newsletters)
- Direct communication (e.g., email or phone calls)

2. Non-Personally Identifiable Information

We also collect information that does not directly identify you, such as:

- IP address
 - Browser type
 - Pages visited on the Site
 - Time spent on our Site
 - Cookies and similar technologies (see below for details)
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How We Use Your Information

Your information may be used to:

- Process loan or mortgage applications
- Verify your identity and protect against fraud
- Provide and improve our services
- Respond to your inquiries
- Offer products and services tailored to your needs
- Communicate updates, newsletters, or promotional offers
- Comply with legal and regulatory obligations

We will not sell or trade your personal information for commercial purposes.

Cookies and Tracking Technologies

Cookies are small data files stored on your device when you visit our Site. These files help us enhance your user experience by:

- Tracking usage patterns and preferences
- Measuring the effectiveness of our Site and services

You may adjust your browser settings to refuse cookies. However, some Site features may not function properly without them.

Sharing Your Information

We may share your personal information in the following situations:

- **With Your Consent:** When you explicitly agree to share your information.
- **Third-Party Service Providers:** To facilitate services such as credit checks, fraud prevention, or marketing on our behalf.
- **Legal Requirements:** When required by law, court order, or regulatory obligations.

In all cases, we ensure your information is handled securely and only for the purposes stated.

Your Consent

We obtain your consent for collecting, using, or sharing your information:

- **Explicit Consent:** When you submit forms or agree to terms.
- **Implied Consent:** When your actions (e.g., continued use of our Site) suggest agreement to our practices.

You can withdraw your consent at any time by contacting us. However, withdrawing consent may limit our ability to provide certain services.

Your Rights

You have the right to:

- **Access Your Information:** Request and review the personal information we hold about you.
- **Correct or Update Information:** Notify us of inaccuracies or changes.
- **Withdraw Consent:** Opt-out of specific uses of your information.
- **Request Deletion:** Ask us to delete your personal information, subject to legal or regulatory obligations.

To exercise these rights, contact us at [Insert Contact Information].

Data Retention

We retain your information only for as long as necessary to fulfill the purposes outlined in this Privacy Policy, comply with legal obligations, and resolve disputes. When no longer needed, your information will be securely destroyed.

How We Protect Your Information

We implement robust security measures to safeguard your personal information, including:

- Encryption technologies
- Secure data storage systems
- Limited access protocols for employees and partners

Employees with access to your data are bound by confidentiality agreements.

About Equitylend.ca

Equitylend.ca is a website owned by licensed mortgage professional Armando Cuccione who is a member of Verico, The Mortgage Advantage Financial Services Ltd and is licensed with the BC Financial Services Authority. Equitylend.ca is not a website to seek investment or financial advice. It is a website that is used as a tool and resource to connect investors, borrowers, and mortgage brokers.

Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. Any changes will be posted on this page, and significant updates will be communicated to you directly, where possible.

Contact Us

If you have questions or concerns about this Privacy Policy or how your personal information is handled, please contact us:

- **Email:** equiti@EQUITILEND.ca
- **Phone:**
- **Mail:** [Insert Mailing Address]

Your privacy is important to us, and we are committed to protecting and respecting your personal information.