

## **Privacy Policy**

At Genworth MI Canada Inc. and Genworth Financial Mortgage Insurance Company Canada (collectively, and together with their affiliates and subsidiaries, "Genworth Canada") protecting your privacy is very important to us. Our goal is to treat the personal information you furnish us with the utmost respect and in accordance with this Privacy Policy. Please read on for details about our practices for handling and securing your personal information.

By accessing, using and/or downloading materials from a Genworth Canada website or any other Genworth Canada digital properties, including but not limited to, Genworth.ca, Homeownership.ca, Genworthhomeownerhsipblog.ca and Genworth Canada HomeOpeners App® (hereinafter referred to as the "Sites"), you agree on your own behalf and on behalf of each person on whose behalf you act to the terms and conditions of this Privacy Policy.

Additional privacy information specific to certain Genworth Canada products or services, may be found in other sections of the Sites that specifically discuss such products or services. This information is provided as an addendum to our Privacy Policy, because of the nature of those products or services, or the various laws specific to them, which may require additional descriptions and disclosures.

In addition, when you submit personal information to us in an online request for our products or services, more specific details on how we may use and treat that information may be provided in response to such request. We encourage you to read this information carefully in conjunction with this Privacy Policy.

### **What Information Do We Collect?**

#### **Anonymous browsing**

You can visit the Sites without telling us who you are or revealing any information about yourself, including your e-mail address. However, our Web server may collect the name of the IP address you used to access the Internet and the website you came from and visit next. This information is used by us and our business partners to measure the number of visits, average time spent, page views, and other statistics about visitors to the Sites in general. We may also use this data to monitor site performance, for systems administration purposes, to make the Sites easier and more convenient to use and to report information in aggregate form to our advisers (e.g. how many visitors log in to the Sites).

#### **Cookies**

Many websites use a technology called cookies to provide you with tailored information. A cookie is a tiny element of data that a website can send to your browser, which may then be stored on your hard drive so you can be recognized when you return to a particular website. You may set your browser to notify you when you receive a cookie.

We do not currently use cookies to track your use of our website.

#### **Personal Information Collection**

There are times when you may choose to provide information about yourself and your business to assist us in meeting your various needs. This information may be used for the purpose of providing you with products,

services or information you have requested, servicing your account, improving our services, developing and / or informing you of additional products or services provided by Genworth Canada or our business partners that may be of interest, or answering questions you have. To provide these services, we may ask you to provide, among other things, your name, mailing address, postal code, and phone number.

### **Communication of Your Personal Information to Affiliates and Third Parties**

When you provide information to us you are agreeing that we may communicate and disclose your information to our affiliates, and we and our affiliates may communicate and disclose your information to other third parties, for the purpose of fulfilling, servicing and completing your requests and the transactions related to those requests. These affiliates and third parties may be located throughout Canada or in other jurisdictions.

You are also agreeing that we may communicate and disclose this information to our affiliates, and we and our affiliates may communicate and disclose your information to other third parties, in order to offer you other products and services that may be of interest to you, unless you notify us of your intention to opt-out in the manner described below. Occasionally, we will send you e-mail communications with useful information, including information and offerings about our products and services or those of our affiliates or third parties, unless you decide to unsubscribe in the manner described below. If you do not want Genworth Canada to use your personal information or to share your personal information with our affiliates or third parties for the purpose of offering you other products and services, or if you do not want to receive such e-mail or other marketing contacts, please notify us by email at [mortgage.info@genworth.com](mailto:mortgage.info@genworth.com), and include "Opt-Out" in the Subject field.

We may also aggregate statistics that we gather about our customers, sales, traffic patterns, and products and services and provide these statistics to third parties; however, when we do, these statistics will not include any personal information that identifies individuals. All reasonable measures have also been taken so that the information you provide to us will not be used by our affiliates or third parties for purposes other than those indicated herein.

We may also use, disclose and communicate your personal information if required to do so by law, including by an order of any court.

You also hereby consent that in the event that we disclose your personal information to an affiliate or third party, such entity may collect, use, disclose or communicate such information for new or different purposes than those set out in this Privacy Policy, and you agree that, to the extent permitted by law, such person may collect, use, disclose and communicate such information for those purposes as well as for those set out herein.

### **How Do You Access and Update Your Information?**

A copy of the personal information you provide to us and which we retain is kept on our servers. You can access and notify us to update the personal information you have provided by using the "Update Profile" link. You can request that we modify or delete information we have gathered during your visit by emailing at [privacycanada@genworth.com](mailto:privacycanada@genworth.com)

### **How is Your Information Secured and Protected?**

When appropriate, Genworth Canada uses encryption, authentication tools and other methods to protect certain web-based personal information. Emails you send us are not necessarily secure when they are transmitted to us. If your communication is sensitive or includes confidential information such as a credit card number, you may want to provide it by post or via the telephone instead.

We instruct our employees with access to your information that it is to be used only in adherence with the principles set forth in this Privacy Policy and the laws applicable to each specific business. Employees who misuse customer information may be subject to disciplinary action.

### **What if We Change Our Privacy Policy?**

Genworth Canada reserves the right to modify or supplement this Privacy Policy at anytime. If we make any changes to this Privacy Policy, we will update the Sites to include these changes and post a notice at the Sites. Please read any such notice and revised policy statement. Your continued use of the Sites, or downloading or use of materials from it after we post such notice, will constitute your acceptance of the new terms and their application to your use of the Sites and the information disclosed for such use, including information previously furnished to us, as if they were the initial terms. However, we will seek your consent if we want to use your personal information for purposes other than those you have agreed to previously.

### **Website Links**

The Sites may contain links to other sites, including those of our business partners, vendors and advertisers. While we try to link only to sites that share our high standards and respect for privacy, please understand that we are not responsible for the content of the privacy practices employed by other sites.

### **We Want Your Feedback**

In order to continually monitor and strengthen our privacy procedure, we have on staff a Manager of Privacy, who can be contacted at [mortgage.info@genworth.com](mailto:mortgage.info@genworth.com). Please contact the Manager of Privacy if you have questions about information security, privacy and usage that were not answered here. We welcome any suggestions to our Privacy Policy.

In addition to this Privacy Policy please also read our Terms and Conditions of Use. By using the Sites, you agree to be bound by the terms and conditions in each of these statements.