



**Producer Consent to Disclose Personal and Financial Information to Farm Credit Canada**

**CONFIDENTIAL**

☒ **New Customer**   ☐ **Existing Customer**

☒ **Individual**   ☐ **Business**

**1. Personal Information**

First name		Middle name(s)		Last name	
Former name(s) (e.g. any last name(s) used in the past)					
Phone					
Home	Work	Ext.	Mobile	Fax	
Email address				Date of birth (YYYY-MM-DD)	
Country(ies) of citizenship					
What is the primary industry for your business or operation?				Year Business started	

**2. Physical Residential Location**

Select one of these acceptable formats

Physical location where the Producer lives (No PO Box or General Delivery addresses)

From

MM:

YYYY:

To

Present

Has the Producer resided at the above location for more than two (2) years?   ☐ yes   ☐ no

**Note:** If insufficient space, attach a separate sheet, reference Additional Physical Residential Location Information, and include the same details as above for each location.

**3. Mailing Address**

☐ Different address

☐ Same as current Physical Residential Location

4. **Bankruptcy/Lawsuit**

Have you ever declared or been ordered into bankruptcy, or put forward a consumer proposal? ☐ yes ☐ no

Do you have any pending and/or actual legal action or any unexecuted judgements (civil/criminal)? ☐ yes ☐ no

Do you have a criminal record (all types of offences, excluding convictions when a record suspension or pardon has been granted) or ever been convicted of any regulatory offence(s) (federal, provincial or territorial)? ☐ yes ☐ no

If yes is answered to any of the above, provide additional information including: date of bankruptcy discharge, date and location where the lawsuit/criminal record occurred.

5. **Producer Consent to Disclose Personal and Financial Information to Farm Credit Canada and Third Party**

Ottawa Valley Breeder Finance Cooperative Inc. ("COOP") has collected your personal information to process and maintain the financial services you have requested. To do so, we have requested and retained from Ottawa Valley Breeder Finance Cooperative Inc. the following information about you:

- name, address, contact information, and birth date.
- financial information including banking, credit and reference information.

FCC has also generated financial information related to each loan you have. This includes, but is not limited to:

- loan status
- compliance with credit facility conditions
- outstanding loan balance
- interest rate
- repayment terms
- renewal terms

Farm Credit Canada ("FCC") is the designated lender to Ottawa Valley Breeder Finance Cooperative Inc.. Ottawa Valley Breeder Finance Cooperative Inc. and FCC coordinate and share information necessary to determine eligibility for and administer loans made pursuant to the Program.

**This written consent is your direction and authorization**

- To Ottawa Valley Breeder Finance Cooperative Inc. to disclose to FCC your personal and financial information on all present and future loans; and,**
- To FCC to disclose to Ottawa Valley Breeder Finance Cooperative Inc. your personal and financial information on all present and future loans with regards to the Program.**

**This specific direction and authorization is in addition to the general consent you have provided to FCC in the authorization to release information to third parties as set out in Schedule A.**

Please advise FCC immediately by phone or in writing if you wish to amend or revoke any third-party authorization so that FCC can ensure the accuracy of FCC's records.

6. **Acknowledgement and Consent**

**By signing below, you agree that:**

- **You have read and understood the Farm Credit Canada Privacy Commitment and affirm the Integrity Declaration attached hereto as Schedule A;**
- **You consent to FCC's collection, use, and disclosure of your personal information in the manner and for the purposes described herein and as outlined in Schedule A;**

- **FCC will process and share certain information in the manner and for the purposes set out herein and as outlined in Schedule A;**
- **You may request further information about FCC's Privacy Practices by contacting the FCC Privacy Office at: Phone: Toll free 833-925-0514; Fax: 306-780-6704; Email: [ATIP\\_AIPRP@fcc-fac.ca](mailto:ATIP_AIPRP@fcc-fac.ca); Mailing Address: FCC Privacy and Access to Information Officer, 1800 Hamilton Street, P.O. Box 4320, Regina, Saskatchewan, S4P 4L3;**
- **You know of no reason FCC may have any concern with your business;**
- **You are not acting at the instruction of another person or entity.**

Based upon my review and agreement with the Privacy Commitment and Integrity Declaration and the contents of this Authorization, I hereby authorize Farm Credit Canada (FCC) to collect, use, and disclose my personal information in accordance with the Privacy Act and FCC Privacy Policy, in order to assist Ottawa Valley Breeder Finance Cooperative Inc. in determining eligibility for and administering my loan, to provide services to me, to obtain a report or reports from a credit reporting agency, or as otherwise required by law.

To comply with Canada's Anti-Spam Legislation, FCC requires your consent to send you commercial electronic messages with information it believes to be relevant and of interest to you, including invitations to FCC Learning events and other opportunities to expand your ag knowledge. Please check the box below to provide your consent. You can withdraw your consent at any time by contacting FCC at [FCCUnsubscribe@fcc-fac.ca](mailto:FCCUnsubscribe@fcc-fac.ca)

☐

Dated: \_\_\_\_\_

\_\_\_\_\_  
(Individual signature)

\_\_\_\_\_  
(Print individual name)

## Schedule A

### Farm Credit Canada Privacy Commitment and Integrity Declaration

#### 1. Privacy commitment

Farm Credit Canada (“FCC”) is committed to providing services in a way that respects and safeguards your personal information. FCC manages your personal information in accordance with Canada's Privacy Act. FCC will only collect, use, disclose, and retain your personal information as provided herein, as outlined in FCC's Privacy Policy, ([available at <https://www.fcc-fac.ca/en/online-policy/privacy.html>]) or as otherwise required by law.

#### 2. How FCC collects and uses your personal information

Your personal information may be collected by FCC for the purposes of administering multiple FCC programs. These programs are administered as per the legal authorities set out in the *Farm Credit Canada Act*.

FCC needs to collect your personal information in order to:

- establish and authenticate your identity;
- understand your needs and provide services to meet them;
- obtain credit reports to evaluate and monitor your credit rating;
- evaluate your eligibility for, interest in, and to inform you of, FCC's products and services across other FCC business lines or services you have requested from the Ottawa Valley Breeder Finance Cooperative Inc.;
- open, maintain, administer and provide financial services, including loan and capital products, and to better develop new products and services;
- provide you with insights or other value-added services, such as comparing your information to industry information;
- administer and manage security and risk in relation to your account(s), loans, transactions or other financial services provided to you;
- assist in dispute resolution;
- assess and manage FCC's risks and operations and FCC's relationship with you;
- validate that insurance requirements are satisfied;
- prevent or detect fraud or criminal activity; and
- comply with legal and regulatory requirements.

FCC collects information directly from you and from other sources, such as:

- references you have provided to FCC;
- insurance brokers and agents;
- government agencies and registries;
- databases made publicly available by third parties;
- law enforcement;
- credit reporting agencies and payment processors;
- websites and social media platforms containing information about you;
- other financial or lending institutions; and
- other records of information relating to your interactions with FCC.

Examples of information FCC collects include:

- identifying information such as name, address, contact information, and birth date;
- identification, such as government issued ID (driver's license, passport, etc.);
- financial information including banking, credit, financial behavior, and refinance information as well as other information you provide when seeking FCC products and services (annual income, investments, place of employment, liabilities, etc.);
- other records that reflect your dealings with and through FCC such as payment history, account history, how you intend to use FCC products and services, etc.; and
- when interacting with FCC online, authenticating information such as your username, password, account information, device information (operating system, settings, browser information, device model, IP address, device locational data, etc.).

FCC will use and retain your personal information for as long as necessary to fulfill the purposes described above in accordance with applicable law.

**3. Disclosure to third parties and information obtained from third parties**

When necessary, FCC may disclose your personal information to third parties: with your consent; where permitted or required by law or regulatory authorities; and for the purposes described in section 2, above.

In some instances, FCC we works with third-party service providers to serve you on FCC's behalf (payment processors, data processors, research firms, printing and mail distribution, etc.). FCC uses third-party service providers (including cloud-based providers) to store, process, and transfer your personal information on FCC's our behalf. Some of these service providers may be located outside Canada and subject to the laws of a different authority. FCC carefully selects its service providers to ensure that your privacy and personal information are protected.

Your consent to the use and disclosure of your personal information will extend to the Dealer/Retailer/Alliance/Co-operative/Lessor noted on the Credit Application or any affiliate or organization to which the Dealer/Retailer/Alliance/Co-operative/Lessor is contractually bound or successor corporation of the Dealer/Retailer/Alliance/Co-operative/Lessor whose business reasonably relates to any of the purposes set out in this personal information consent. Any Dealer/Retailer/Alliance/Co-operative/Lessor that obtains your personal information is bound by the same obligations to protect your personal information as those of FCC.

**4. Disclosure to guarantors**

Where FCC requests that your loan under the Program be guaranteed, FCC will give the guarantor(s) access to certain information about that loan.

**5. Accuracy of personal information**

FCC shall ensure that your personal information in FCC's records is accurate and complete. If any information is inaccurate or a change occurs in the personal information that you provide FCC, please advise FCC at the earliest opportunity. The Privacy Act gives you the right to access the personal information FCC holds about you.

**6. Aggregation and Anonymization of Data**

FCC is committed to protecting your personal information and treating it responsibly and fairly. FCC may use your information, including your personal information, to generate anonymized and/or aggregated data that does not and cannot be used to identify you. FCC uses this anonymized and/or aggregated data for the purposes of generating statistics and other analytics to help manage and develop FCC's products and services, including improving new or existing products and services, and to provide value added information and insights to you or the agricultural industry. FCC may use anonymized and aggregated data in a manner consistent with its mandate and the Privacy Act, which may include disclosure to third parties.

**7. Further information on Privacy**

For additional information related to information collected for FCC programs, you may review the FCC InfoSource [<https://fcc-fac.ca/en/about-fcc/governance/transparency/info-source#4q4yJZa=0>]. Read this Authorization together with FCC's Privacy Policy [available at [fcc-fac.ca/privacypolicy](https://fcc-fac.ca/privacypolicy)] and, if you are accessing any FCC websites, mobile apps or other platforms, the Terms of Use and Electronic Access Agreement [available at [fcc-fac.ca/terms-of-use](https://fcc-fac.ca/terms-of-use)].

You acknowledge that the Privacy Policy and if applicable, the Terms of Use and Electronic Access Agreement form part of this Authorization.

FCC may amend its privacy practices to meet evolving privacy and business requirements. If this occurs, FCC will post a revised Privacy Policy on FCC's website. You agree that the updated Privacy Policy will apply to you, including personal information provided to FCC previously.

You may refuse to consent to all or any part of FCC's collection, use or disclosure of your personal information. If you refuse consent or if you withdraw your consent in the future, it may result in FCC being unable to provide you with products and services, communicate with you in certain ways, provide information that may be of value to you, or be

unable to assist Ottawa Valley Breeder Finance Cooperative Inc. in evaluating and administering your loan. Your consent will be valid until withdrawn.

If you have a privacy complaint, request, question, or if you may wish to discuss a correction to your personal information, a potential change to certain permissions granted, or FCC's Privacy Policy, please contact FCC's Privacy and Access to Information Officer at: Phone: toll-free 833-925-0514; Fax: 306-780-6704; email: [ATIP\\_AIPRP@fcc-fac.ca](mailto:ATIP_AIPRP@fcc-fac.ca); Mailing Address: FCC Privacy and Access to Information Officer, 1800 Hamilton Street, P.O. Box 4320, Regina, Saskatchewan S4P 4L3.

*If you feel your privacy request, question, or complaint has not been resolved to your satisfaction by FCC, you have the right to contact the Office of the Privacy Commissioner of Canada at: Toll-free: 1-800-282-1376; Phone: (819) 994-5444; Fax: (819) 994-5424; TTY: (819) 994-6591; Mailing Address: Office of the Privacy Commissioner of Canada, 30 Victoria Street, Gatineau, Quebec K1A 1H3; Website: <http://www.tbs-sct.gc.ca/tbsf-fsct/350-58-nf-eng.pdf>.*

## 8. Integrity Declaration

FCC acts with integrity, balancing business decisions with individual needs to achieve FCC's vision of sustainable growth and prosperity for Canada's agriculture industry.

FCC is committed to supporting the industry over the long-term and through all cycles.

FCC's committed partnership begins with complete disclosure on all aspects of your business.

FCC lends only to individuals or businesses with integrity who respect and adhere to applicable municipal bylaws, provincial and federal laws and regulations, who hold all permits and licenses required by law, and whose activities respect and care for:

- the environment by exercising reasonable care to safeguard the environment through stewardship of land, air quality and water;
- animal welfare through application of the National Farm Animal Care Council (NFACC) Codes as a foundation for animal care;
- labour standards by upholding requirements set through Canada's labour laws including for seasonal workers; and
- in general, society and human rights.

FCC does not lend to individuals or businesses who:

- willfully neglect applicable operating laws and regulations;
- engage in any money laundering activities or are involved in financing terrorist activities; or
- are involved in illegal or other activities that could harm FCC's reputation and/or do not align with FCC's expressed commitment to sustainability.

You must disclose in writing to FCC if you:

- anticipate or are involved in any legal action, or any proceedings before any court, tribunal, board or agency or there is any unexecuted judgment rendered against you;
- are in default under any material contracts that affect your business or assets;
- have declared bankruptcy (discharged or undischarged) or have been the subject of other insolvency proceedings or proposals;
- have been in arrears in the payment of income, business or property taxes, GST, HST, sales tax, payroll deductions, or similar payment obligations;
- have been convicted of a criminal offence (except for a conviction for which a pardon has been granted);
- have undergone any type of investigation or have been accused or convicted of any offense related to fraud, money laundering or terrorist financing; and
- are aware of any of your directors, officers, shareholders, or partners being involved in any of the preceding issues, as applicable.

If you fail to conduct your business in line with the integrity commitments and required disclosures set out above, FCC may be unable to assist Ottawa Valley Breeder Finance Cooperative Inc. in evaluating and administering your loan.