

Privacy Policy

General

Regulated agents and employees of First Financial Securities Inc collect and maintain certain personal information about its clients. This information is protected federally under the “Personal Information Protection and Electronic Documents Act” (PIPEDA), in British Columbia under the “Protection of Personal Information Act” (PIPA), in Alberta under “Freedom of Information and Protection of Privacy” and in Quebec under “The Access of Information Commission”.

First Financial will not share or disclose any personal information that it has collected with any outside individuals or organizations except as exempted by law and/or as required by regulations in the securities industry and then only with your full knowledge and informed consent.

Consent

Your overall consent shall be in the form of your signature on a New Client Application Form with First Financial Securities Inc. and your specific consent for sharing banking information shall be in the form of your signature on an Investment Instruction and/or Change Instruction.

Conditions

The collection of personal information shall be only by fair and legal means and shall be limited to that required to meet the purposes identified herein.

Personal information shall not be used or disclosed for purposes other than those for which it was collected and shall be retained only as long as necessary for the fulfillment of those purposes.

Personal information shall be protected and safeguarded appropriate to its sensitivity.

Upon request, you are entitled to be informed about the existence, use and disclosure of your personal information. Further, you are entitled access to that information and you have the right to challenge the accuracy and completeness and to have it amended as appropriate.

Types and Purposes of Personal Data Collection

Law

Canada Customs and Revenue Agency (CCRA) require the Social Insurance Number (SIN) of the beneficial owner of any investment account.

The Money Laundering and Proceeds of Crime Act enacted by the federal government requires us to:

- Record and maintain your current physical address,
- Verify your signature against photo Identification and/or a cheque drawn on a valid account at a recognized financial institution and
- Record the source of any cash transaction of \$10,000 CDN or more.

Regulatory

For regulatory purposes, self regulatory organizations including Market Regulation Services Inc, the Investment Industry Regulatory Organization of Canada, the Mutual Fund Dealers Association of Canada, Bourse de Montreal Inc and the Canadian Investor Protection Fund (collectively, “SROs”) require access to personal information of current and former clients, employees, agents, directors, officers, partners and others that has been collected or used by Regulated Persons. SROs collect, use or disclose such personal information obtained from Regulated Persons for regulatory purposes including:

- Surveillance of trading-related activity,
- Sales, financial compliance, trade desk review and other regulatory audits,
- Investigation of potential regulatory and statutory regulations,
- Enforcement and disciplinary proceedings,
- Reporting to securities regulators, and
- Information-sharing with securities regulatory authorities, regulated marketplaces, other self-regulatory organizations and law enforcement agencies in any jurisdiction in connection with the foregoing.

Professional

Your financial advisor and the compliance staff with First Financial Securities Inc require personal financial and investment information in order to properly service your account and in order to meet the requirements of the securities regulators.

Your advisor and/or employees of First Financial may conduct a Credit Bureau Check on you and/or obtain verification of your bank accounts.

Your name, address, social insurance number and date of birth may be disclosed to the issuers of the investments that you have purchased through us.

Specific banking information may be disclosed to other institutions that you wish to automatically make deposits to or withdrawals from.

Recourse

Your primary contact at First Financial Securities Inc regarding your personal information is the Privacy Officer at 250-338-2702.

Should the Privacy Officer not be able to address your concerns, please contact the Compliance Officer at 250-338-2702.



432 10th Street Courtenay BC V9N 1P6
Phone: 250-338-270
Fax: 250-338-1148
Email: hq@firstfinancial.bc.ca
www.firstfinancial.bc.ca