

Introduction

Cove Properties Ltd. has policies and procedures dealing with the protection of privacy. Any questions can be directed to our Privacy Officer, Clay Hamdon at 1281-91 Street SW, Edmonton, Alberta (780-665-0835 or ch@cove.ab.ca).

Protecting privacy is important to our organization and our employees play an important role in protecting personal information. Our employees are required to adhere to this policy and take all reasonable steps to ensure that personal information is protected from unauthorized access.

Collection, Use and Disclosure of Personal Information

In order to carry out our contractual obligations and to maintain contact with our customers, we require certain personal information about our customers. The personal information we collect may include but is not limited to:

1. name, address and phone number (home and work), e-mail address and other contact information with respect to a purchaser;
2. the municipal address and legal description of the condominium unit;
3. all information contained in a purchase agreement and any particulars related to the construction of a condominium unit, including plans, specifications, change orders, accounting and payment information, and financial information; and
4. any information about a purchaser that may or may not be recorded in any form. This personal information is collected for the following purposes:
 1. to process the purchase of a unit and to facilitate contact with a purchaser;
 2. to open and update a purchaser's file;
 3. to invoice a purchaser for any work, material or services in respect of a unit in accordance with an agreement or by-laws, to process payments in respect of, or to collect unpaid accounts;
 4. financial information may be collected in order to make arrangements for the payment of the purchase price of a unit, including any changes or extras thereto;
 5. to send a person information or materials in respect of a unit, a project and/or Cove from time to time; and
 6. to send investment opportunity or marketing materials to potential purchasers in respect of projects being constructed by Cove.

We only collect personal information from you if we have your consent to collect information about you from somewhere else or are permitted by law to collect it without your consent.

We only use your personal information for the purposes outlined above. If we need to use your personal information for any other purpose we will contact you and obtain your consent prior to that use. We may disclose your personal information to the following third parties:

1. our banks, in order to obtain financing for our projects;
2. warranty protection companies, in order to enlist the units and projects in warranty programs;
3. to our suppliers, in order to complete the finishings in a unit as required by a purchaser and us; and
4. a condominium corporation, in order to ensure a purchaser is properly recorded on their books and records. We do not disclose your personal information for any other purposes. You have the right to withdraw your consent to our collection, use or disclosure of your personal information at any time. If you wish to withdraw your consent, or have any questions about withdrawing your consent, please feel free to contact our Privacy Officer.

Business contact information is not protected by this policy. This type of information is not considered to be personal information and so can be collected, used and disclosed without consent. Business contact information includes things like your name, business address, business phone number and business e-mail address when acting as a representative of your employer.

Consent

In most cases you consent to us collecting, using and disclosing your personal information for the purposes outlined above by simply agreeing to provide us with your personal information. However, we will want to get explicit consent to include your name in our mailing list for potential investors in the event that you meet the criteria for a potential investor.

The withdrawal of this consent will not affect your ability to enter into purchase agreements with us; however, by providing us with this information we can keep you informed of investment opportunities in future projects.

Storing your Personal Information

We only keep your personal information for as long as is necessary for the purposes outlined above. We have appropriate safeguards in place to protect your personal information and when we no longer need your information it will be destroyed. We try to keep your personal information as accurate as possible and you can assist us by providing us with updated information when necessary. Your information can be updated by contacting Clay Hamdon.

Access

You have a right to access the personal information we hold about you. You can access your personal information by making a request to our Privacy Officer. The Officer will provide you with the necessary forms and assistance to make your request. If you believe that some of your personal information is incorrect you can ask that the information be corrected.

We may charge you for the costs of responding to an access request. If we decide that a charge is appropriate we will provide you with a written estimate prior to incurring the charge. Any concerns with the estimated charge should be directed to our Privacy Officer.

Accountability

Although we use our best efforts to protect your privacy if you have any concerns please feel free to contact our Privacy Officer. We hope that the Officer will be able to resolve any problems that you have however, if your concerns are not resolved, the Officer can provide you with information on making a formal complaint.