



# Policy Manual

Please retain this document for your reference



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## **Introduction**

Mortgage Alliance expects the highest degree of ethical corporate conduct and recognizes that customers and the public have a right to openness and honesty in all their dealings with us. As an independent Mortgage Alliance representative, you must be fair and honest in all your dealings with other organizations, customers and independent contractors. You must conduct yourself in a manner that demonstrates commitment to the highest standards of personal integrity, and in ways that respect the reputation and position of trust placed upon Mortgage Alliance.

## **Discipline**

The following are some types of conduct that are not permitted and that may lead to disciplinary action, up to and including immediate dismissal. It is not possible to provide a complete list, but the following are representative examples of unacceptable conduct:

- a) Theft, fraud, embezzlement or other acts of dishonesty
- b) Harassing, threatening, intimidating or coercing another employee, sales associate, or customer; immoral or indecent conduct;
- c) Breach of confidentiality;
- d) Breach of trust / dishonesty;
- e) Discrimination;
- f) Soliciting or accepting gifts (money or material) in connection with a company transaction of any kind;
- g) Working while under the influence of alcohol, illegal drugs or other controlled substances while on company premises or on company time;
- h) Conviction for the use, possession, or sale of illegal drugs on or off the job;
- i) Possession of firearms or unauthorized weapons on company premises;
- j) Falsification of any documents(s);
- k) Theft;
- l) Threatening a staff member, supervisor, manager, volunteer, visitor or volunteer;
- m) Conduct which might reasonably cause a customer, or a vendor of the Company embarrassment, loss of dignity, feeling of intimidation, or loss of opportunity;

Irregular business conduct will in no circumstances be tolerated. Such conduct will result in dismissal and, in some instances, criminal or civil prosecution.

## **Anti-Discrimination and Freedom from Harassment and Violence**

The Company is committed to maintaining a work environment that encourages respect for the dignity of each individual. At the Company, discrimination and/or harassment in any form, whether verbal, physical or environmental, which is directed toward a person's sex, race, age, marital status, disability, religion, national origin, sexual orientation, same-sex partnership status, or any other classification protected by law is prohibited.

The Company believes in providing and maintaining a work environment in which all independent contractors are free from workplace harassment, sexual harassment and



discrimination. Such actions are not tolerated and, where possible, are to be redressed. This policy covers independent contractors, contractors, consultants and agents of the Company, as well as non-employees doing business with the Company. It applies to conduct on the Company's premises, and all conduct off the Company's premises that affects an employee's work environment, or which could reasonably be associated with the workplace (e.g. social events).

## **Confidentially**

Customer information must be kept confidential and not discussed or disclosed outside Mortgage Alliance unless you are required to do so by law, or when authorized by the customer in writing.

## **Personal Mortgages**

Mortgage Agents requiring a personal mortgage may either co-broker to another Mortgage Alliance Agent or Franchise or submit the file via the Lender Hub.

## **File Completion**

All closed files must be submitted to audit within 60 days of closing and must include the appropriate creditor insurance forms to avoid possible lapses in coverage or legal claims. Please contact your Broker Services Representative for with any audit questions you may have.

## **Payment of Commissions**

Commissions are paid to the consultant who submits the file to the lender. The consultant will receive recognition for the gross commissions, mortgage volume and all other benefits that may arise. The Agent Name on the Invoice Checklist must match the name of the consultant who submits the file to the lender. Co-broke deals will be split and paid as per the invoice checklist. The consultant submitting the file will be recognized for the gross commission, volume and all other benefits that may arise. The co-broke portion will be taken as a percentage of the submitting consultant's portion, not as a portion of the total commissions received. For Franchise Agents payment policy is set by each individual franchise. Refer to your employment contract or speak to your franchise owner for further information.

## **Garnishment**

Upon an order to garnish an agent's commissions, if a percentage is not stated, Mortgage Alliance will use a rate of 30%.



## **Trailer Fee**

If the annual Trailer fee is under \$5000, the commissions will remain with the brokerage, Mortgage Alliance.

For annual trailer fee commissions of \$5000 or more, the fees will be paid at a split of 75/25 at the end of each calendar year to the agent/broker/associate.

If the agent/broker/associate remains licensed in the mortgage brokerage industry, the fees will be paid directly to their Brokerage as per provincial regulatory policy and procedures. It is the agent/broker/associate's responsibility to inform Mortgage Alliance of any changes in their brokerage, personal bank account information, etc. for the payment of the trailer fees.

## **Technology Requirements**

MortgageBOSS software is an enterprise system that includes applications, CRM, automatic customer communications, document storage, payroll and reporting. MortgageBOSS access is available via smartphone, tablet, Android, IOS, PC and MAC.

## **Intellectual Property**

Agent acknowledges that all right, title, and interest in and to the Services and the Software, together with its codes, sequences, derivative works, organization, structure, interfaces, any documentation, data, trade names, trademarks, or other related materials (collectively, the "Mortgage Alliance IP"), is, and at all times shall remain, the sole and exclusive property of Mortgage Alliance.

The Mortgage Alliance IP contains trade secrets and proprietary information owned by Mortgage Alliance and is protected by Canadian copyright laws (and other laws relating to intellectual property). Except the right to use the Services, as expressly provided herein, this Agreement does not grant to Agent any rights to, or in, patents, copyrights, database rights, trade secrets, trade names, trademarks (whether registered or unregistered) or any other rights or licenses with respect to the Services or the Software.

Agent shall not attempt, or directly or indirectly allow any Authorized User or other third party to attempt to copy, modify, duplicate, create derivative works from, frame, mirror, republish, reverse compile, disassemble, reverse engineer, download, transmit or distribute all or any portion of the Services and/or Software in any form or media or by any means. Email Policy



## Email

This policy covers appropriate use of any email sent from a Mortgage Alliance email address and applies to all employees, franchisees, franchise agents and agents operating on behalf of the Mortgage Alliance Network.

Violation of this policy may result in suspension or termination your account. You will also be held responsible for all actions performed by your account whether it be done by you or by others! If server security is compromised, the account holder is responsible for all violations of the Terms of Service and Acceptable use Policy, including SPAM, and all disconnect and reconnect fees associated with violations.

All use of email must be consistent with Mortgage Alliance policies and procedures of ethical conduct, safety, compliance with applicable laws and proper business practices. You may not:

- a) Send Spam. By "spam," we mean the definition on the Spamhaus website. In short, spam is "unsolicited bulk email."
- b) Use any misleading or incorrect names, addresses, email addresses, subject lines, or other information on the Website or in any Emails created or sent using our Service.
- c) Share your password.
- d) Decipher, decompile, disassemble, or reverse engineer any of the software on our Website, or in any way used or downloaded from the Website.
- e) Use any of the software on our Website, or downloaded from the Website, to create a competing product.
- f) Send email through Mortgage Alliance that will be delivered to recipients as text, SMS, or MMS messages.
- g) Use an outside unsubscribe process.
- h) Upload or send to purchased lists, rented lists, or third-party lists of any kind.
- i) Do not send:
  - I. Pornography or other sexually explicit Emails
  - II. Emails offering to sell illegal goods or services
  - III. Emails that violate CAN-SPAM Laws and CAS Legislation
  - IV. Marketing or commercial email without permission

Mortgage Alliance email account should be used primarily for Mortgage Alliance business-related purposes; personal communication is permitted on a limited basis, but non-Mortgage Alliance related commercial uses are prohibited. Email should be retained only if it qualifies as a Mortgage Alliance business record and in accordance with any legal, fiscal or compliance requirements. Email is a business record if there exists a legitimate and ongoing business reason to preserve the information contained in the email. There can be no expectation of privacy in anything stored, sent or received on the company's email system.

Acceptable Email Types include either the mortgagealliance.com email you have been provided or an email from a domain name you own (yourname@yourmortgagesite.com). You may use an email address from any internet service provider (rogers, shaw, sympatico, telus etc) for the purpose of forwarding or setting up a POP3 with your mortgagealliance.com, however these should not be used in your promotion of your mortgage services. Unacceptable email types are any inappropriate/unprofessional email addresses is prohibited i.e. goodtime@hotmail.com or studmuffin@yahoo.com.



Users found to have violated this policy may be subject to disciplinary action, and required to pay any costs and fees associated with their violation. These fees and costs can be in excess of \$1000. So please be forewarned.

## **Email Best Practices**

Here are some steps you can take to avoid accidentally becoming a spammer or otherwise wreaking havoc on our system:

When sending your first campaign to an old list? Some recipients won't remember you, and they may report you for spamming. Remind them who you are and how they got on your list in the first place. When importing from a CRM? Break your list into separate segments or interest groups so you can send relevant content to your customers ("People I met at a trade show," "People who bought a certain product from us in the past"). Don't just mix a bunch of different lists together and send one "blast" to all of them. Before importing a list into Mortgage Alliance from your CRM or another database, read and understand our permission rules. Remove any prospects or leads that do not wish email marketing from you or otherwise meet the requirements in our Acceptable Use Policy. Even if you're sending email marketing to customers that consented to receive your Email, you're still required by law to allow them to opt out of your email marketing.

## **Security Obligations**

With the sensitivity of information handled in the mortgage industry, it is important that you are aware of your security obligations and do everything in your power to ensure you are upholding the security and privacy of your client's data. Your device may be vulnerable, and it's important that you take precautions in your use of technology. While we recommend speaking to a professional to ensure your setup is secure, here are some reminders of what you should be doing to ensure your data (and your client's privacy) is safe.

Use a reputable antivirus software package (for example MacAfee) and a reputable anti-spyware agent (sometimes part of antivirus package or if using windows xp use Microsoft Defender), and ensure it's kept up to date and active. Do not install any software other than what you need for business. Do not back up sensitive data to your device. Use firewalls for wireless hotspot or public/shared internet connections. Keep your software up-to-date (operating system, applications, and application suites). Be cautious with emails and trusts (and other outlook features) – don't open email that seems odd, do not give out personal information or store it on your computer, turn on junk email protection, use strong, non-easily guessed passwords in MortgageBOSS and change personal passwords a least every 6 months. Use search engines and analyze results before clicking to a website, don't guess url's as you may end up on an unwanted website, do not install anything a website prompts you to install unless you know it is legitimate and necessary. If possible, avoid using unsecured wireless networks as this may leave your system vulnerable; if using or setting up your own wireless networks, don't use it as-is, setup a secured network. If you are not tech savvy you should have a professional or a knowledgeable friend help setup your wireless network.



## Advertising

As this country's largest national brokerage house we comply with the advertising policies of the various provincial regulators while attempting to build our brand awareness with consumers across Canada. To support both objectives, we have instituted a national policy in regards to advertising that will promote a higher level of professionalism, build consumer awareness as well as satisfy the various regulations throughout the country.

The Advertising Policy applies to all of (but is not limited to) the following items:

- |                  |               |                                 |
|------------------|---------------|---------------------------------|
| • Business cards | • Letterhead  | • Notepads                      |
| • Brochures      | • Signage     | • Flyers                        |
| • Folders        | • Posters     | • Postcards                     |
| • Newsletters    | • Direct Mail | • Clothing                      |
| • Print Media    | • Promotional | • Websites, Apps & Social Media |

## Advertising Approvals

The Marketing Department or Franchisee must approve all marketing materials prior to production. The only exceptions to this requirement are materials produced by Preferred Suppliers or previously approved designs being reproduced without change. Please send all your marketing material to [marketing@mortgagealliance.com](mailto:marketing@mortgagealliance.com) for approval.

## Logos

All items must include a Mortgage Alliance logo which should be used without changes or alterations. Acceptable MAC logos are available on MortgageBOSS > Virtual Office > Brand. These must be reproduced at the proper resolution and format to ensure the quality of the image. NO OTHER LOGOS, including lender logos, can be included.

## License Information

Agents must adhere to the provincial regulations. For example Ontario agents must include the Mortgage Alliance's license number or their franchise company license number in all advertising.

## Contact Information

All items must include your full name or aka name as it is registered with your provincial regulator and your contact information. For all provinces with the exception of BC, the Corporate Office or Regional Office address and toll-free answering service number must also be included on all materials. An additional address may be used as long as the Mortgage Alliance address is indicated as "Corporate Office". For the province of BC, it is mandatory that you use only the address registered with FICOM.





## **Company Name**

In all advertising and/or communications, Mortgage Alliance should be referred to as Mortgage Alliance Company of Canada Inc., (legal name) Mortgage Alliance or The Mortgage Alliance (operating name, most common usage). Mortgage Alliance is the registered company name under which corporate mortgage associates operate. Therefore, no other company name can be used in promoting mortgage services. For franchisees a Mortgage Alliance logo featuring the operating name of the franchise is provided. This logo must be displayed on all marketing materials. The franchise owner may choose to use a Mortgage Alliance logo without the franchise operating name provided the legal or operating name of the franchise appears elsewhere in the advertisement.

All franchise advertising must include the statement "Independently owned and operated" or "An independently owned and operated franchise of the Mortgage Alliance Network".

Mortgage Alliance is not responsible for the standards of other companies or industries and does not wish to create the appearance of an association between Mortgage Alliance and other entities. Combined advertising is not allowed.

## **Team Name**

Team names must begin or end with the word "Team", "Group" or ".com". The Mortgage Alliance logo must be displayed with the team name and must be at least the same size as the team name or larger.

## **Titles & Designations**

A title must always be included with your name. The title used must be in accordance with provincial regulations:

- ON - "Mortgage Agent" or "Agent" and "Mortgage Broker" or "Broker"
- AB - "Mortgage Associate"
- SK - "Mortgage Associate" or "Mortgage Broker"
- BC, MB and Atlantic - "Mortgage Broker" or "Mortgage Consultant"

## **Status, Tenure and Special Awards**

Club Status Levels – Masters Club, Elite Club, President's Club and Diamond Club can only be used for the years achieved. Length of Service, Broker of the Year, Pierre Fournier and Five Diamond Awards may also be used for the year earned

## **Non-Compliance**

If we are advised by regulators of consultants who do not comply, we are obligated to issue a letter to the consultant outlining the non-compliance issues and the need to retract the advertisement. We are further obligated to formally advise the regulatory body that the consultant has been notified of same.



## **Outdoor Signs**

All outdoor signage is subject to approval by the Marketing Department.

## **Websites Social media & Apps**

All agents and franchises receive their own Mortgage Alliance website upon registering with the company. Agents and franchises are advised to personalize their Mortgage Alliance website and use it as an effective marketing vehicle to communicate with their clients.

Agents or Franchisees who decide to design their own websites must adhere to the advertising policies mentioned above as well as the following policies. These are meant to ensure agents and franchises are adhering to provincial regulations as well as ensure the consistency of the Mortgage Alliance brand.

If the website is collecting client information in any way (i.e register with us, ask me a question links etc.), there should be a privacy policy attached to the website that is available to clients for review.

If the information collected is sensitive (such as SIN number), the website must be made secure, and security measure should be made available for review by clients.

For security reasons the mortgage application must be your personal Mortgage Alliance mortgage application that is available on your personal website. To obtain the link to your personal mortgage application, please contact [techsupport@mortgagealliance.com](mailto:techsupport@mortgagealliance.com).

## **Privacy**

The Personal Information Protection and Electronic Documents (PIPED) Act sets out the ground rules for the collection, use and disclosure of personal information in the course of business activities. It balances an individual's right to privacy with an organization's needs for personal information for legitimate business purposes. All Mortgage Alliance consultants and franchises must adhere to the rules and regulations provided for in the Act.

An organization is responsible for the protection of personal information and the fair handling of it at all times, throughout the organization and in dealings with third parties. Care in collecting, using and disclosing personal information is essential to continued consumer confidence and good will.

The principles that we must follow are:

1. Obtain consent from individuals whose personal information is collected/used/disclosed.
2. Communicate in a manner that is clear and can be reasonably understood.
3. Record the consent received ( e.g. copy of an email, copy of notes).
4. Never obtain consent by deceptive means.



5. Do not make consent a condition for supplying a product or service, unless the information requested is required to fulfill an explicitly specified and legitimate purpose.
6. Explain to individuals the implications of withdrawing their consent.
7. Ensure that independent contractors collecting personal information are able to answer an individual's questions about the purposes of the collection.
8. Protect personal information against loss, theft, unauthorized access, disclosure, copy, use or modification, regardless of the format in which it is held.