



Privacy Policy

My Commitment

This Privacy Policy is based on the federal Personal Information Protection and Electronic Documents Act ("PIPEDA") and Alberta's Personal Information Protection Act (PIPA). It governs the relationship between myself and individuals with whom I interact, such as my clients, customers or potential customers, landowners and contractors ("you").

I am committed to providing excellent service and to ensuring that my relationship with you is conducted with integrity and in a responsible, fair, honest and ethical manner. Consistent with these objectives I maintain high standards of confidentiality with respect to the personal information in my possession.

If you have any questions about this Privacy Policy or wish to access the personal information in my possession about you, please do not hesitate to contact myself directly.

1.0 Collection, Use and Disclosure of Personal Information

1.1 What is personal information?

Personal information is information that may be used to identify a specific individual. Examples of personal information include your name, address, age, driver's license numbers, and other personal identification numbers.

1.2 What personal information do I collect and use?

In the course of carrying on my business, it is necessary for me to collect and use information about a variety of individuals. The way this information is used is dependent upon the nature and sensitivity of the particular information. I limit its collection, use and disclosure of your personal information to the purposes that I have identified to you. For example, I may collect personal information such as name, address and contact information in order to provide you with important information about real estate related matters and to respond to your questions or concerns.

1.3 Purposes: Why do I collect personal information?

I collect and use personal information for the purposes reasonably required to carry on my business, including the following:

DUANE RITTER
RE/MAX REAL ESTATE
10805 - 120 ST
EDMONTON AB T5H 3P9
OFFICE: (780) 488 - 4000
FAX: (780) 426 - 5700
TOLL FREE: 1 (800) 275 - 8191
EMAIL: RITTER@TELUS.NET
WEBSITE: WWW.RITTERHOMES.COM





1. To establish and maintain a responsible relationship with you I collect basic information from my clients, customers, landowners, contractors and other individuals to confirm their identity and related contact information. This information is used to maintain an effective relationship with you.
2. To meet legal and regulatory requirements I collect and use personal information in order to meet my contractual obligations to you, and my legal and regulatory obligations to others.
3. To manage, develop and improve my operations I collect and uses personal information to ensure the safe and efficient operation of our real estate relationship.
4. To understand your needs From time to time, I may ask you to participate in surveys that provide me with important information about the effectiveness of my service, provide you with information materials relating to owning real estate, or other related communications.

If I identify a new purpose for the personal information that I have collected from you, I will obtain your consent before using your personal information for the new purpose.

1.4 What personal information do I disclose?

I may be required to disclose personal information about individuals in certain situations, including the following:

1. To an affiliated company or a third party service provider where the third party has agreed to handle the information in accordance with my policies and the applicable legislation.
2. To a person whom I reasonably believe to be acting as the individual's agent.
3. To a public authority, or its agent, to the extent required to comply with legal or regulatory requirements.

1.5 Consent

Except in limited circumstances, I will only collect, use or disclose your personal information with your consent. By your receipt of this Privacy Policy, I will assume, unless I hear from you otherwise, that you consent to the collection, use and disclosure of your personal information by me in accordance with this Policy.

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You may withdraw or limit your consent to my collection, use or disclosure of your personal information at any time, subject to any legal or contractual restriction and reasonable notice. Please note that the withdrawal of your consent may change the way in which I am able to interact with you.

I will not use or disclose your personal information without your consent except in the following circumstances:

1. When required by law or for law enforcement or investigatory purposes.
2. For an emergency that threatens life, health or security.
3. If the information is publicly available and specified in the applicable regulations.

2.0 Protecting Your Personal Information

Keeping your personal information confidential and secure is a priority for me. In order to ensure protection of your personal information, I have developed security procedures to safeguard and protect your personal information against loss, theft, unauthorized disclosure, copying, and unauthorized use or modification, including:

1. Limiting the collection, use and disclosure of personal information to that reasonably required to carry on our business.
2. Ensuring that areas and documents are only accessible by authorized personnel on a need-to-know basis.
3. Protecting the confidential nature of personal information when dealing with other organizations and requiring them to meet the same standard as I do in handling personal information.

As aspects of my file management systems may include the services provided by Dropbox and Google and Apple, their privacy policies may be found online at the following sites:

Dropbox: <https://www.dropbox.com/privacy>
Google: <http://www.google.com/intl/en/policies/privacy/>
Apple: <http://www.apple.com/ca/privacy/>

If you have any questions or concerns with regards to how and why I utilise these services, please do not hesitate to contact me and I will do my best answer all your inquiries in detail.

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3.0 Your Rights

3.1 Accessing your personal information

I will honour any reasonable requests you make to review, update or correct any of your personal information that is held by me. I will respond to your request for access within 30 days of the request being made. You could refuse to allow me to obtain, use or share your personal information or you could also withdraw a previously given consent at any time. However, by doing so, depending on the situation, you may be limiting or even preventing my ability to provide you with the service or product you desire.

3.2 Requesting an update or correction

If you believe that any of your personal information is inaccurate, you may ask me to correct it. I will respond to your request to update or correct your personal information within 30 days of the request being made.

3.3 Registering complaints

In the event of any conflict or other concern regarding access to, or the accuracy or my use of, your personal information, you may register a question or complaint with my Broker, Bill Briggs of RE/MAX Real Estate.

4.0 Contact Information and Resources

If you wish to access your personal information, change your consent to the ways in which I may use your personal information, have a complaint about my Privacy Policy or the manner in which I may have handled your personal information, or if you have any questions about my Privacy Policy, please my Broker, Bill Briggs of RE/MAX Real Estate as follows:

RE/MAX Real Estate

Attention: Bill Briggs
10805 – 120 ST
Edmonton AB T5H 3P9
Telephone: 780-488-4000
Fax: 780-426-5700

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To find out more about federal privacy laws, contact the Office of the Privacy Commissioner at 1-800-282-1376 or visit its website at www.privcom.gc.ca.

For more information on privacy laws in Alberta, you may contact the Office of the Information and Privacy Commissioner of Alberta toll free at 1-888-878-4044 or email generalinfo@oipc.ab.ca or visit its website at www.oipc.ab.ca.

5.0 Changes to this Privacy Policy

In order to ensure that my Privacy Policy is kept up to date, I reserve the right to change it from time to time. Notice of changes to the Privacy Policy may be requested from me at any time.

6.0 Visiting the Duane Ritter Real Estate Website

A visitor to my website, www.duaneritter.com, is not required to reveal any personal information, such as name, address, or telephone number. Nor is such information collected passively by electronic means. Your personal information is only collected when you voluntarily complete an online application, request form, or survey. Personal information collected during the online application is only used to respond to your inquiries or requests and is not used for any other purposes. I will not send you any unsolicited electronic communication. My website does not collect visitor information in the form of the visitor's domain or Internet Protocol ("IP") address but does collect information regarding which pages are accessed. This information is used internally, only in aggregate form, to better serve you by helping us manage and improve the content of my website and to diagnose technical problems.

7.0 The National Do-Not-Call List

7.1 What is the Do-Not-Call List?

The Canadian Radio-Television and Telecommunications Commission (CRTC) is responsible for the National Do-Not-Call List (DNCL), which contains the names and telephone numbers of consumers who do not want to receive unsolicited telephone calls from telemarketers. Telemarketing is the use of telephony technology (telephone, cellphone, fax, etc.) to make unsolicited telephone calls or send unsolicited messages to consumers for the purpose of solicitation. Solicitation is selling or promoting a product or service, or soliciting money. Consumers can register up to three different

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telephone numbers on the list, and have to renew that list every three years. There is no cost for getting on to the list.

The federal legislation creating the framework for Canada's National Do-Not-Call List was passed in 2005. On December 21st, 2007, the CRTC awarded a five-year contract to Bell Canada to operate the National DNCL, and announced the list would be active on September 30th, 2008. The operator is responsible for registering numbers, providing telemarketers with up-to-date versions of the National DNCL, and receiving consumer complaints about telemarketing calls. Consumers can register up to three different telephone numbers on the list, and have to renew that list every three years. Telemarketers are required to monitor the National DNCL and remove any numbers they find on it from their calling lists. Telemarketers have to pay for access to the list.

7.2 Exceptions to the List

The legislation establishing the National Do-Not-Call List allows for the following exceptions. These types of organizations, or business situations, do not have to refer to the Do-Not-Call List.

- Registered charities;
- Political parties;
- Nomination contestants, leadership contestants or candidates of a political party;
- Opinion polling firms or market research firms conducting surveys when the call does not involve the sale of a product or service;
- Calls to business telephone numbers;
- General circulation newspapers calling for the purpose of selling a subscription;
- **Calls to consumers who have given consent to being called; and**
- **Calls to a consumer who has an existing business relationship with the organization.**

7.3 Defining an existing business relationship

An existing business relationship between a consumer and an organization, such as a real estate brokerage, is defined in three ways:

- The consumer purchased or leased a product from the organization within the past 18 months;
- The consumer had a written contract with the organization that expired within the past 18 months (such as a Listing Agreement); or,
- The consumer had made an inquiry with the organization within the past six months (for example, the consumer called for a listing presentation).

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Consumers that had a contract or lease with an organization are still considered to have a business relationship with that organization for a further 18 months from the date the contract expires. The organization can contact them throughout that period, **unless at any time the consumer asks not to be called.**

7.4 How Do Consumers Register?

Consumers will be able to sign up for the National DNCL after September 30th, 2008, by telephone, fax or email. There is no cost to consumers to register. A website has been created, <http://www.lnnte-dncl.gc.ca>, with contact information and instructions for consumers. The telephone number for consumers to call is 1-866-580-3625 (DNCL). Individuals will be able to put their names and up to three telephone numbers on the list. These can be land lines, cell phone numbers or fax numbers. Registered numbers will stay on the National DNCL for three years. After that, they'll automatically be de-registered.

There is no requirement for the National DNCL operator to contact consumers to inform them that their registration is expiring. Consumers will be responsible to re-register their telephone numbers after the three-year period. Consumers can re-register their numbers at any time, however; the three-year expiry period will restart every time they do. It is important to know that the registration is for the telephone number, not the person. If a registrant changes their telephone number, they will have to register their new telephone number with the National DNCL. When the new telephone number is registered the three-year expiry period re-starts. Telemarketers will be allowed 31 days to update their lists, so consumers may continue to receive unsolicited calls for a few weeks after registering their telephone numbers.

7.5 The Do-Not-Call List and its Impact on Our Relationship

Those exceptions indicated in bold are important to real estate. Individuals may give consent to being called, even if they are registered on the National DNCL. This consent does not have to be in writing, but it must be absolutely explicit – for example, it is not enough for customers to agree to be called. **They must specifically agree to being contacted by telephone.** If a customer does not explicitly agree to be contacted by telephone, then no consent has been given.

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Duane Ritter's Commitment to the Ten Privacy Principles

Principle #1: Accountability - I am responsible for personal information under my control and have strict guidelines that outline clear procedures for compliance with the ten privacy principles

Principle #2: Identifying Purposes - I shall identify the purposes for which personal information is collected at or before the time of collection.

Principle #3: Obtaining Consent - The knowledge and consent of an individual are required for the collection, use, or disclosure of personal information, except where inappropriate.

Principle #4: Limiting Collection - The collection of personal information shall be limited to that which is necessary for the purposes identified by me. Personal information shall be collected by fair and lawful means.

Principle #5: Limiting Use, Disclosure and Retention - I shall not use or disclose personal information for purposes other than those for which it was collected, except with the consent of the individual or as required by law. I shall retain personal information only for as long as necessary to achieve fulfillment of the identified purposes.

Principle #6: Keeping Personal Information Accurate - I shall keep personal information as accurate, complete, and up-to-date as is necessary for the purposes for which it is to be used.

Principle #7: Safeguarding Personal Information - I shall protect personal information by security safeguards appropriate to the sensitivity of the information.

Principle #8: Openness Concerning my Privacy Practices - I shall ensure that specific information about my policies and practices relating to the management of personal information are made readily available to individuals with whom it interacts.

Principle #9: Access to Information - I shall, upon request, inform an individual of the existence, use, and disclosure of his or her personal information and shall give such individual access to that information.

Principle #10: Challenging Compliance - An individual shall be able to address a challenge concerning my compliance with PIPEDA or where applicable Alberta's PIPA directly to the broker/owner of the Central Branch of RE/MAX Real Estate.

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