Disclosure to Client of Remuneration

As your mortgage broker, I must give you this disclosure to **explain how much the brokerage expects to get paid from anyone other than you** for providing mortgage services to you or on your behalf. This includes remuneration from referrals or recommendations to people like notaries, lawyers, banks, real estate agents, insurance agents, or any other person providing products or services related to mortgages, including other mortgage brokers or brokerages.

REMUNERATION CAN INCLUDE:

- Money or other benefits (such as event tickets or loyalty points)
- Commissions, fees, bonuses, or other rewards (such as volume bonuses paid out in the future)

DISCLOSURE OF REMUNERATION

All payments for my services must be made to the mortgage brokerage, not to me directly. If I do not know the exact amount of remuneration I might receive, I will give you an estimate or explain how it will be calculated.

The mortgage brokerage expects to receive the following remuneration from a source other than you as a client:

- Form or amount of remuneration: ______________________
- Source of remuneration: ______________________

If applicable, other important details about how the mortgage brokerage and broker are paid for providing mortgage services to you or on your behalf:

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If applicable, other important details about how the mortgage brokerage and broker are paid for any referrals/recommendations:

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ACKNOWLEDGEMENT AND SIGNATURES

This disclosure to client of remuneration is required under section 71 of the Mortgage Services Rules.

I understand that, under the Mortgage Services Act, it is misconduct to make (or allow to be made) a false or misleading statement in any record, which includes omitting authorized or required information. I further acknowledge that if there is any substantive change to the information provided, I will promptly disclose this change.

Mortgage Brokerage Name: ____________________ Date: ____________

Mortgage Broker Name(s): ____________________

Mortgage Broker Signature(s): ____________________

Client Name(s): ____________________ Date: ____________

Client Signature(s): ____________________

This disclosure was provided by:

(select option)

◯ Email ◯ In-person ◯ Other (describe): ____________________

The mortgage brokerage must keep a copy of this disclosure form and provide it to BC Financial Services Authority upon request.

BC Financial Services Authority (BCFSA) is the legislated regulatory agency that works to ensure mortgage services licensees have the skills and knowledge to provide you with a high standard of service. All mortgage services licensees must follow rules that help protect consumers, like you. We are here to help you understand your rights. For additional information on mortgage services, or to ask us a question or file a complaint, visit us online at www.bcfsa.ca, email us at servicecentre@bcfsa.ca, or call us at 604 660 3555 or 1 866 206 3030. You can submit an anonymous tip through BCFSA's website.