

Privacy Policy

SF Realty ("SF Realty," "we," "us," or "our") is committed to protecting the privacy of the personal information we collect, use, disclose, retain, and safeguard in connection with our website and real estate-related services in Ontario and Canada.

Website: <https://sfrealty.ca>

1. What is Personal Information?

"Personal Information" means information about an identifiable individual. Examples include a person's name, home address, personal email address, phone number, identification details, transaction information, or information relating to a real estate inquiry. Business contact information used solely to communicate with a person in their business capacity may be treated differently under applicable law.

2. Information We Collect

We collect only the information reasonably needed for the purposes identified at or before the time of collection, or as otherwise permitted or required by law. Depending on how you interact with SF Realty, we may collect the following:

Category	Examples	Purpose
Contact Data	Name, email address, phone number, preferred contact method, and message details.	To respond to inquiries, schedule calls or showings, provide information about properties or services, and manage communications.
Property and Inquiry Data	Property address, preferred location, buying, selling, leasing, or renting interests, budget range, desired features, timing, and notes you choose to provide.	To understand your needs, provide property information, prepare market discussions, and respond to service requests.
Transaction and Compliance Data	Identification information, signatures, representation status, transaction records, anti-money-laundering information, and documents required for a transaction.	To provide real estate services, comply with legal and regulatory obligations, prevent fraud, and maintain required records.

Category	Examples	Purpose
Communications and Marketing Data	Email preferences, consent records, communication history, newsletter sign-ups, and unsubscribe requests.	To send requested updates, service communications, and marketing messages where permitted, and to honour withdrawal of consent.
Technical Data	IP address, browser type, device information, pages visited, time spent on the website, referral source, and cookie identifiers.	To operate and secure the website, measure performance, prevent abuse, and improve the user experience.

3. How We Collect Information

We may collect information directly from you through website forms, email, phone, SMS, meetings, documents, and other communications. We may also receive information from real estate platforms, listing databases, other brokerages or agents, lawyers, lenders, inspectors, appraisers, service providers, public records, land registry sources, regulators, or other third parties where permitted by law or with appropriate authority.

4. Consent

We seek consent for the collection, use, and disclosure of personal information except where the law permits or requires otherwise. Consent may be express, such as when you submit a form or sign a document, or implied where the purpose is obvious and you voluntarily provide the information.

You may withdraw consent at any time, subject to legal or contractual restrictions and reasonable notice. Withdrawing consent may limit our ability to respond to inquiries, provide services, complete a transaction, or meet legal obligations.

5. How We Use Personal Information

- To respond to property inquiries, consultation requests, showing requests, valuation requests, and other service requests.
- To provide real estate-related services, including property searches, listing support, transaction coordination, and client relationship management.
- To prepare, administer, and maintain forms, agreements, disclosures, records, and communications connected with a real estate transaction.
- To verify identity, prevent fraud, comply with anti-money-laundering, sanctions, regulatory, tax, and record-keeping obligations, and respond to lawful requests.

- To operate, secure, troubleshoot, and improve the website and our systems.
- To send service updates, newsletters, property alerts, market updates, or promotional communications where consent exists or where otherwise permitted by law.

6. Disclosure of Personal Information

We do not sell, rent, or trade personal information. We may disclose personal information only as reasonably necessary for identified purposes, with consent, or as permitted or required by law.

Recipients may include:

- SF Realty personnel, agents, representatives, and affiliated real estate professionals involved in responding to your request or providing services.
- Other brokerages, agents, buyers, sellers, landlords, tenants, lawyers, lenders, mortgage brokers, insurers, appraisers, inspectors, photographers, staging providers, contractors, and other transaction participants where needed for a transaction or service request.
- Listing services, real estate boards, data providers, technology vendors, hosting providers, analytics providers, email/SMS providers, customer relationship management providers, document-signing providers, and cloud storage providers.
- Regulators, courts, government authorities, law enforcement, FINTRAC, RECO, or other bodies where required or permitted by law.

7. Commercial Electronic Messages

Where we send commercial electronic messages, we do so in accordance with Canada's anti-spam requirements. Marketing messages will identify the sender and provide a way to unsubscribe. You can withdraw consent to marketing communications at any time by using the unsubscribe mechanism or contacting us.

8. Cookies and Analytics

We may use cookies and similar technologies to operate the website, remember preferences, measure traffic, improve website performance, and, where used, support marketing or remarketing. More details are provided in our [Cookie Usage Policy](#).

9. Safeguards and Security

We use reasonable physical, organizational, contractual, and technological safeguards appropriate to the sensitivity of the information, such as access controls, passwords, restricted access, service provider controls, and secure storage practices. No website, email, or online

transmission can be guaranteed to be completely secure.

10. Retention

We retain personal information only for as long as necessary to fulfill the purposes for which it was collected, to provide services, to maintain business and transaction records, and to comply with legal, regulatory, accounting, and reporting requirements. When information is no longer required, we will securely delete, anonymize, or destroy it in accordance with our retention practices.

11. Storage and Cross-Border Processing

Personal information may be stored or processed in Canada or in other jurisdictions where our service providers operate. In those cases, information may be subject to the laws of that jurisdiction. We use contractual and other reasonable measures to require service providers to protect personal information in a manner consistent with this Policy.

12. Access, Correction, and Privacy Questions

You may request access to personal information we hold about you, ask for corrections, withdraw consent, or ask questions about our privacy practices. We may need to verify your identity before responding and may refuse access where permitted or required by law.

13. Minors

The Website is intended for users who are at least the age of majority in their province or territory of residence. We do not knowingly collect personal information from minors for real estate services without appropriate parent or guardian involvement or other lawful authority.

14. Changes to this Privacy Policy

We may update this Privacy Policy from time to time. The updated version will be posted on the Website with a revised effective date. Continued use of the Website after an update means that the updated Policy applies to subsequent interactions with the Website.

15. Contacting the Privacy Officer

Questions, access requests, correction requests, withdrawal of consent, or privacy complaints should be directed to:

Privacy Officer

SF Realty

Website: <https://sfrealty.ca>

Email: sales.edu@sfrealty.ca

Phone: +1 437 907 7388