

Money Laundering & Terrorist Financing Act

Money laundering is a \$500 billion (US) a year industry. The purpose of this industry is to obscure the money trail leading back to an underlying crime such as drug trafficking, smuggling, fraud, extortion and corruption

Terrorist financing involves funds generated by criminal activities as well as legal means. How can terrorists raise money legally? Terrorist supporters have been known to host community events or use charity or relief organizations to funnel donations to a terrorist act.

The Act

Under this Act, financial institutions and other organizations covered by the legislation are required to identify clients who conduct financial transactions such as depositing funds, purchasing a life insurance policy or buying a money order. The Act also requires us to keep records and identify our clients.

If we suspect a transaction is suspicious we are mandated by law to file a report.

Even though you may be a long standing client of ours, we are now required, by law, to ask you for ID.

What is valid ID?

Documents such as a birth certificate, driver's license or passport are acceptable.

If you are conducting a transaction on behalf of a third party, original documents or agreements may be required.

For More Information

- ▲ The Office of the Privacy Commissioner of Canada – contact this office if you have any questions about how a private sector organization handles your personal information or wish to make a complaint under the new law. 1-800-282-1376
www.privcom.gc.ca
- ▲ Office of the Information & Privacy Commissioner for British Columbia - contact this office if you have any questions about how a private sector organization handles your personal information or wish to make a complaint under the new law. (604)660-2421
www.oipc.bc.org
- ▲ FINTRAC – Financial Transactions and Reports Analysis Centre of Canada – collects, analyzes and discloses financial information and intelligence on suspected money laundering and terrorist financing activities. 1-866-346-8722
www.fintrac.gc.ca

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YOUR PRIVACY MATTERS TO US



Effective January 1st, 2004, all organizations in Canada must have policies and procedures in place to preserve the privacy and confidentiality of personal information. Compliance is mandated by federal and provincial Acts.

The new privacy laws impact every business in Canada. While enacted to ensure the safety of your personal information and reduce the chances of identity theft, these laws may make it more cumbersome to do business.

For example, instead of leaving a detailed message on your answering machine, we will have to be more cryptic and not specify why we need to speak with you.

A lot of personal information is needed to provide the products and services you want from Dupuis Langen. This information is collected directly from you by either a licensed representative or their assistant. In some instances we may need information from a third party such as your accountant or lawyer.

We collect information as needed for you to purchase the products and services you apply for. On occasion information may be used to prepare statistical reports to help us better understand the needs of our clients.

Your information will not be sold or shared with organizations outside of your relationship with Dupuis Langen.

What is Personal Information

- ▲ name, age, weight, height
- ▲ medical records
- ▲ income, purchases & spending habits
- ▲ race, ethnic origin and color
- ▲ blood type, DNA code, fingerprints
- ▲ marital status and religion
- ▲ education
- ▲ home address and phone number

Personal information does not include any information publicly published about you.

You Have the Right...

- ▲ ...to know why we collect, use or disclose your personal information.
- ▲ ...to expect information to be used only for authorized purposes for which you have consented.
- ▲ ...to know who at Dupuis Langen is responsible for protecting your information.
- ▲ ...to expect your information to be protected.
- ▲ ...to have the information held on file to be accurate and up-to-date.
- ▲ ...to be able to access the information held on file and have corrections made.
- ▲ ...to complain if you feel your rights to privacy are being violated.

What Constitutes Consent

Consent to collect, hold and transfer information can be provided in many forms:

1. Written consent – is our first choice. By acknowledging receipt of this brochure you are providing your consent for Dupuis Langen to use your information to your benefit.
2. Verbal consent – will most commonly be used to get consent for the transfer of information. We will ask you to verbally consent to the transmission a fax or email or to provide financial information to your accountant.
3. Implied consent – by completing an application you imply consent for that information to be used by Dupuis Langen and the provider.

Protecting Your Information

At Dupuis Langen we have implemented the following practices and procedures to protect your information.

- ▲ Files are stored in a locked room.
- ▲ All documents with personal information, including account numbers, are locked up after hours.
- ▲ Information that is no longer needed is erased or shredded.
- ▲ No information is provided to third parties (including a spouse) without your consent.
- ▲ Firewalls have been put in place to ensure the security of electronic information during storage and transmission.
- ▲ Your authorization is required to transmit documents containing personal information.
- ▲ An in-house privacy officer ensures compliance with the Act.



- ▲ The only exception to the above is when information is provided without consent as required or authorized by law.