

Terms & Conditions

By joining SMP Mortgage (also known as SMP) you understand and agree to the following terms and conditions.

- One time membership fee of \$299.00.
- Membership registration is non-transferable.
- SMP reserves the right to terminate or deny membership at any time without notice or cause .
- Members must be in good standing with all applicable federal, provincial, municipal laws, rules and regulations relating to real estate agents and/or brokers and must be an agent of a Sutton brokerage.
- It is the Members' responsibility to notify SMP in writing to terminate their membership if/when they leave Sutton.
- Members consent to the collection and use of their personal information in accordance with SMP Privacy Policy.
- Members agree to adhere to all advertising guidelines and specifications as put forth by SMP in preparation of any advertising and marketing material promoting SMP and to request and obtain approval prior to publication.
- Members agree to be contacted regularly regarding program updates, events and any other information about related products and services.
- Members agree to distribute client cards only to individuals who are their direct clients. The member must be the listing or selling agent on the purchase agreement and representing either the buyer or the seller in a real estate transaction for the client to be considered as a client of that member. For refinancing and other products, client cards can be provided to anyone.
- Any loss of client cards must be reported immediately by members to SMP.
- Members shall not claim a fee of any nature or kind whatsoever for referrals. An SMP compensation plan is available for specific mortgage products only. A written document outlining the compensation structure must be signed by both the member and the broker of record whom they represent (who must also be a member) in accordance to the terms of the compensation plan. Fees will be paid out only as long as the individual is with Sutton and a member of SMP in good standing.
- It is the members' responsibility to disclose any fees and/or value received or earned to the consumer, in accordance with all applicable federal, provincial, municipal and real estate board, rules and regulations.
- SMP is not responsible for any expense, loss, cost, injury, damages of any nature or kind whatsoever arising directly or indirectly in any manner whatsoever relating to the program.
- All rights of membership remain the property of SMP.
- SMP reserves the right to amend or modify these terms and conditions, at its sole discretion, at any time with or without written notice to members.
- SMP reserves the right to amend, alter, withdraw or terminate the program, in whole or in part, without notice.
- SMP is only available in British Columbia and Ontario.
- SMP is the final authority on the interpretation of these terms and conditions.



EMAIL MORTGAGE@SUTTONMEMBER.COM
SUPPORT LINE 1-866-518-6103
www.suttonmember.com



MORTGAGES FACILITATED BY



Finder Financial Services Ltd.