

Subject Proposed NI 31-103

I have just received some information on the proposal referenced above. I am most unhappy with the changes. There is no privacy in anything anymore and now you want to make that even worse.

Can you guarantee that if my financial information is provided, it will not be sold to other financial institutions? I hardly think so. It is bad enough that I am constantly receiving 'pre-approved' credit cards, now I will be assaulted with unwanted investment opportunities. I do not have a great deal of money and I work hard for what I have, please don't penalize people like me with this proposal.

Thank you

Tara Johnston