

START-UP REAL ESTATE BROKERAGE GROUP

IN CANADA

Policies & Procedures Manual

PART 1: INTRODUCTION	Page 7
WELCOME	Page 7
MISSION STATEMENT	Page 7
The Evolution of Real Estate in the 21st Century	Page 7
Pillars of [AGENCY NAME]'s Commitment	Page 7
Anticipations for Sales Professionals	Page 8
THE REAL ESTATE BROKER'S ACT	Page 8
Accountability of [AGENCY NAME] under License Laws	Page 8
Key Statutes and Guidelines Realtors Must Grasp:	Page 8
Financial Oversight & Client Identification	Page 8
Regulations Surrounding Consumer Outreach:	
Office Protocols Established by [AGENCY NAME]	Page 9
Clarification on Realtor Affiliation with [AGENCY NAME]	Page 9
INDEPENDENT CONTRACTOR STATUS	Page 9
OVERALL GOALS AND OBJECTIVES	Page 10
PART 2: BROKER (COMPANY) RESPONSIBILITIES	Page 10
PART 3: OFFICE PROCEDURES	Page 11
GENERAL	Page 11
STANDARD BUSINESS TIMES	Page 11
RECOGNIZED PUBLIC HOLIDAYS	Page 11
VACATION	Page 11
LEAVING THE OFFICE AFTER HOURS	Page 11
PARKING	Page 12
BOARD ROOM AND OFFICE USAGE	Page 12
POSTAGE COSTS	Page 12
COPY MACHINE	Page 12
BUSINESS CARDS, BADGES, DESK PLATES	Page 12
CELL PHONE GUIDELINES	Page 13
SMOKE-FREE ZONE:	Page 13
PROFESSIONAL ATTIRE	Page 13
AWARDS AND CONTESTS	Page 14
STAFF ROLES AT THE OFFICE	Page 14
Carly Smith	Page 14

Table of Contents

Shawn Joeblow	Page 14
Justine Doe	
MEMBERSHIP CRITERIA	Page 14
USINESS PRACTICES	Page 1
OFFICE RECORDS	Page 1
FUND HANDLING RELATED TO PURCHASE PROPOSALS	Page 1
FEES ASSOCIATED WITH MULTIPLE LISTING SERVICE (MLS)	Page 1
CORPORATE MEETINGS	Page 1
OTHER MEETINGS OFFERED BY THE WINNIPEG REAL ESTATE BOARD	Page 1
KEYS	Page 1
LOCK BOX LOCATION	Page 1
LOCK BOX NOTIFICATIONS	
ACTIVITY RECORDS	
GENERAL WORK CONTRACTS	Page 1
STAYING CONNECTED WITH THE OFFICE	Page 1
PROTOCOLS FOR REALTORS IN PROPERTY TRANSACTIONS	Page 1
PROTOCOLS FOR REALTORS ENGAGING IN PERSONAL TRANSACTIONS	Page 1
ROLE OF ASSISTANTS IN REAL ESTATE	Page 1
ASSISTANTS WITHOUT REGISTRATION	0
HANDLING REFERRAL OF EXPERTS	
DUAL REPRESENTATION IN REAL ESTATE TRANSACTIONS (WORKING AS T AGENT)	
The Significance of Time Clauses	Page 2
Salesperson's Accountability in Time-bound Offers	Page 2
Upholding Professional Integrity	Page 2
ART 4: ADVERTISING AND PROMOTION	Page 2
ENERAL POLICY FOR [AGENCY NAME] AGENTS	Page 2
SIGNAGE: A KEY MARKETING TOOL	Page 2
LEVERAGING SOCIAL MEDIA FOR PROMOTION	Page 2
CLIENT-CENTRIC ADVERTISING	Page 2
ART 5: PROSPECTS/LISTINGS	Page 2
PROTOCOLS WHEN A PROSPECT SEEKS A SALESPERSON	_
NAVIGATING DUPLICATE INTERACTIONS WITH PROSPECTS	
CRITERIA FOR PROSPECT MANAGEMENT AND WITHDRAWAL	Page 2
OBLIGATIONS OF THE LISTING SALESPERSON	

ESTIMATE OF SELLERS CHARGES	Page 24
LISTING CONTRACT	Page 24
LISTING INFORMATION SHEET	Page 25
Keeping Vendors Updated on Market Conditions and Strategies	Page 25
Navigating Multiple Offers and Offer Presentations	Page 25
Communication Standards and Acceptance Policies	Page 25
Counter Offers, Deposits, and Sale Reporting	Page 26
WITHDRAWN OR TRANSFERRED LISTINGS	Page 26
CANCELLATION OF SALE	Page 26
PART 6: [AGENCY NAME]'s OPEN HOUSE GUIDELINES	Page 27
OPEN HOUSE SCHEDULING PROTOCOLS	Page 27
ADVERTISING CONSIDERATIONS FOR OPEN HOUSES	Page 27
SIGNAGE PREPARATIONS AND COMPLIANCE	Page 27
PROTOCOLS FOR UNATTENDED OPEN HOUSES	Page 28
PART 7: DOCUMENTATION	-
RETENTION OF RECORDS	
TRUST FUND RECORDS	Page 28
PART 8: COMMISSIONS GUIDELINES	
GUIDELINES	Page 29
BROKERAGE FEE STRUCTURE AT [AGENCY NAME]	Page 29
FLEXIBILITY IN COMMISSION CHARGES	Page 29
ETHICS AND TRANSPARENCY IN COMMISSION PAYMENTS	Page 29
ALTERATIONS AND ARBITRATIONS IN COMMISSIONS	Page 29
HEALTH BENEFITS	Page 30
Health Benefits at [AGENCY NAME]	Page 30
PART 9: TRAINING PROGRAMS	Page 32
SIGNIFICANCE OF TRAINING	Page 32
MODALITIES OF TRAINING	Page 32
BENEFITS OF CONTINUOUS LEARNING	Page 32
EXPECTATIONS AND ENCOURAGEMENTS	Page 32
PART 10: TERMINATION PROCEDURES	Page 33
UNSOLD LISTINGS: TRANSFER AND DISCRETION	Page 33
PENDING LISTINGS: DELEGATION AND COMPENSATION	Page 33
PROTECTION OF INTERNAL INFORMATION	Page 33
RETURN OF COMPANY ASSETS AND OBLIGATORY NOTIFICATIONS	Page 33

ART 11: FINTRAC	Page 3
/ERVIEW	Page 3
MANDATE AND IMPLEMENTATION	Page 3
Key Policy Areas	Page 3
Guidance and Further Information	Page 3
Mandatory Reporting to Fintrac	Page 3
Essential Record-Keeping Norms	Page 3
Ascertaining Identity	Page
Third-Party Engagement	Page 3
Consequences for Non-Compliance	Page 3
Compliance Program and Role of the Compliance Officer	Page 3
FINTRAC's Oversight Role	Page
Compliance Training for [AGENCY NAME] Staff	
Obligation of Reporting Suspicious Transactions	Page
Necessary Data for Suspicious Transaction Reports	Page
Procedure for Reporting Suspicious Activities	Page
Indicators of Suspicious Transactions	
Mandatory Record-keeping for Terrorist Property Reporting	Page
Suspected Terrorist Financing Protocols	Page
teps for Filing a Terrorist Property Report with FINTRAC	Page
Obligation to Report to the RCMP and CSIS	Page
Guidelines on Reporting Large Cash Transactions	Page
ECORD KEEPING IN [AGENCY NAME]	Page
Essential Record-Keeping Policies:	Page
Large Cash Transactions - The FINTRAC Framework	Page
Mandatory Details on the Forms:	Page
Retention Period	Page
DENTITY REQUIREMENTS	Page
Identity Verification Responsibilities	Page
Requirements for Large Cash Transactions	Page
Third-Party Involvement Protocols	
Procedure Post-Documentation	
EGAL ISSUES AROUND REPORTING	Page
JPHOLDING INDIVIDUAL PRIVACY WITHIN FINTRAC	
-INTRAC'S DILIGENCE IN DISCLOSURE	Page

PROTECTION AND PENALTIES WITHIN THE FINTRAC FRAMEWORK	Page 45
PART 12: THE PRIVACY STANDARDS	Page 46
The CREA Privacy Principles Adopted by [AGENCY NAME]	Page 46
Guiding Policy on Personal Data Collection	Page 46
Privacy Compliance and Oversight	Page 46
Gathering, Employment, and Dissemination of Personal Details	Page 47
Caveats on Data Usage for Novel Objectives	Page 47
PROTECTING INFORMATION	Page 47
Safeguarding Information	_
Procedures for Collection and Disclosure	
Storing Data Safely:	Page 47
Proper Disposal and Destruction:	Page 48
Ensuring Transparent Access to Information	
Addressing Compliance Concerns	Page 48
PART 13: NATIONAL DO NOT CALL LIST AND MARKETING RULES	Page 49
Compliance Structure within [AGENCY NAME]	Page 49
Clarifications and Assistance	Page 49
Broad Overview of CRTC Rules	Page 49
Exemptions and Applicability of Telemarketing Rules	Page 50
Clarifying Telemarketing Terminologies	Page 50
DNCL Protocols to Heed.	Page 50
Comprehensive Telemarketing Guidelines	Page 51
Initiating the Connection: Identification Imperatives	Page 51
Post-Call Provisions: Ensuring Consumer Access	Page 51
Transparent Channels for Correspondence	Page 51
Automatic Dialing-Announcing Device (ADAD) Regulations	Page 52
Legal Implications and E&O Insurance Insights	Page 52
PART 14: OFFICE OPERATIONS	Page 54
CONFLICT RESOLUTION IN [AGENCY NAME]	Page 54
THE ETHICAL GUIDELINE	Page 54
PRIVACY COMMITMENT AT [AGENCY NAME]	Page 54
PRIVACY CODE	•
PART 15: COVID-19 GUIDELINES	
GENERAL GUIDELINES FOR SAFE PROPERTY VIEWING	Page 56
Minimizing Health Risks	Page 56

Open Houses: A Reimagined Approach	Page 56
Adjustments in a New Reality	Page 56
Physical Distancing and Interaction Protocols	Page 56
Prioritizing Personal Space	Page 56
Property Preparation and Sanitation	Page 57
Ensuring Safe Environments	Page 57
Post-Showing Measures	Page 57
Consolidating Safety	Page 57
Follow-up Communication Protocols	Page 57
Ensuring Clarity and Transparency	Page 57
Recommendations for Agents and Property Owners	Page 58
Best Practices for Enhanced Safety	Page 58
Recommendations for Attendees	Page 58
Being Responsible and Mindful	Page 58

PART 1: INTRODUCTION

This manual provides essential guidelines for Realtors regarding the daily activities of the [AGENCY NAME]. While this document may not cover every conceivable scenario, it is crucial to consult the supervisory staff if you have any questions.

WELCOME

Established in **Example 1**, [AGENCY NAME] exemplifies innovative marketing techniques. Simultaneously, it highlights a steadfast commitment to building a positive relationship with the adjacent community, and cultivating an amiable and vibrant work atmosphere is fundamental to its principles.

Key Attributes of [AGENCY NAME]:

MISSION STATEMENT

The Evolution of Real Estate in the 21st Century

During the early 2000s, the real estate landscape underwent a notable transformation, gravitating towards a distinct "customer service culture." Within this framework, [AGENCY NAME] emerges as a prime exemplar, satisfying the high expectations of both buyers and sellers.

Pillars of [AGENCY NAME]'s Commitment

At the core of [AGENCY NAME] is a steadfast dedication underpinned by three fundamental virtues:

 Every individual within [AGENCY NAME], regardless of their position, is expected to uphold this "service culture". It is essential to highlight that this focus on service goes beyond a mere aspirational concept; it's an actionable criterion. Any divergence from this standard is scrutinized rigorously.

Anticipations for Sales Professionals

Within [AGENCY NAME], sales professionals are more than just participants; they are stakeholders. Consequently, they can expect:

i. Exemplary Services:
ii. Sustainable Success:
iii. Business Growth:
THE REAL ESTATE BROKER'S ACT
Accountability of [AGENCY NAME] under License Laws
In light of the Real Estate License Law, [AGENCY NAME]

Key Statutes and Guidelines Realtors Must Grasp:
Protection of Personal Data: The Privacy Code

highlights a
fundamental regulation. This act dictates that

Financial Oversight & Client Identification:

The emerges under the auspices of the Proceeds of Crime (Money Laundering) and Terrorist Financing Act.

Regulations Surrounding Consumer Outreach:

The functions as a critical resource in this context. When a consumer, including private sellers, opts to register their telephone number with the

Office Protocols Established by [AGENCY NAME]:

The company has established a thorough set of office policies and procedures.

Clarification on Realtor Affiliation with [AGENCY NAME]:

In their professional capacity associated with

Consequently,

REALTORS ARE NOT PARTNERS, JOINT VENTURES, OR EMPLOYEES OF THE "[AGENCY NAME]" AND HAVE NO AUTHORITY TO BIND THE BROKER OR COMPANY WITHOUT APPROVAL.

INDEPENDENT CONTRACTOR STATUS

Within the f	ramework of	[AGENCY	NAME],	

Owing to the designation of Realtors as independent contractors, administrative personnel within [AGENCY NAME]

OVERALL GOALS AND OBJECTIVES

For marketing and management support, Realtors affiliated with [AGENCY NAME] are



PART 2: BROKER (COMPANY) RESPONSIBILITIES

In overseeing submissions, listings, promotional materials, and the like, the Broker of [AGENCY NAME] offers guidance to agents, emphasizing the imperative of unwavering compliance with legal standards in their daily professional activities.

Moreover, unless explicit	tly stipulated b	у	

PART 3: OFFICE PROCEDURES

GENERAL

STANDARD BUSINESS TIMES

[AGENCY NAME] support staff are operational from

RECOGNIZED PUBLIC HOLIDAYS

[AGENCY NAME] recognizes public holidays and keeps the office closed on these days.

*NEW YEAR'S DAY *LOUIS RIEL DAY *GOOD FRIDAY *VICTORIA DAY *CANADA DAY *LABOUR DAY *THANKSGIVING DAY *REMEMBRANCE DAY *CHRISTMAS DAY *BOXING DAY

THE LAW REQUIRES THAT A REALTOR NOT ENTER INTO CONTRACTS OR CONDUCT ANY BUSINESS ON REMEMBRANCE DAY.

VACATION

It is crucial to recognize that Realtors operate as independent contractors and, therefore, do not receive vacation benefits. Given this independent status:



LEAVING THE OFFICE AFTER HOURS

Beyond standard operating hours, individuals departing the premises have particular responsibilities, especially when they are the final ones to leave. To specify:



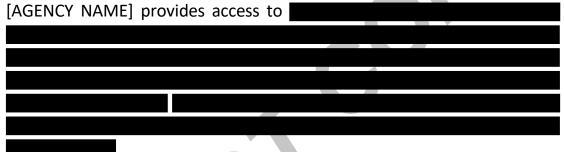


PARKING

Parking etiquette is not merely a courtesy but a requirement. Given the communal nature of parking resources:

i. ii.

BOARD ROOM AND OFFICE USAGE



POSTAGE COSTS

it is imperative to understand that the responsibility for postage expenses squarely falls on the Realtor.

COPY MACHINE

i. Monthly Allocation:
ii. Overage Charges:
iii. Colour Variance:
iv. Non-business Replications:

BUSINESS CARDS, BADGES, DESK PLATES

Official Designations and Titles: Realtors are permitted to adopt certain designations,

Logo Integrity: The [AGENCY NAME] logo must not be changed.

CELL PHONE GUIDELINES: i. ii. iii. iii. iii. iii. SMOKE-FREE ZONE: i.



PROFESSIONAL ATTIRE:

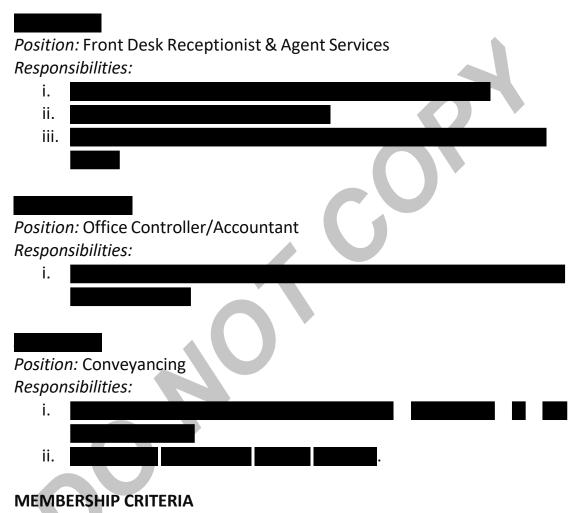
Although [AGENCY NAME] does not enforce a strict dress code, it is highly encouraged that individuals present themselves in a neat and appropriate manner, indicative of solid business decorum.

AWARDS AND CONTESTS

For any inquiries concerning awards and contests, kindly approach the manager.

STAFF ROLES AT THE OFFICE

[AGENCY NAME] boasts a competent workforce dedicated to serving diverse needs:



Individuals aspiring to serve as salespersons under the banner of [AGENCY NAME] must adhere to the subsequent prerequisites:

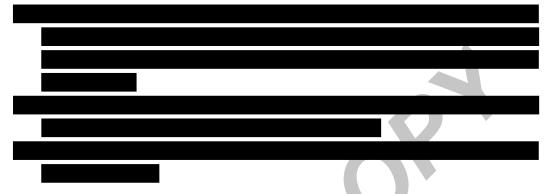


BUSINESS PRACTICES

OFFICE RECORDS

All contractual documents, such as purchase offers and listing contracts, should be

FUND HANDLING RELATED TO PURCHASE PROPOSALS



FEES ASSOCIATED WITH MULTIPLE LISTING SERVICE (MLS)

Real estate agents have to settle the fees related to the Multiple Listing

CORPORATE MEETINGS
[AGENCY NAME] arranges a corporate meeting
Consistent attendance in these

sessions underscores a commitment to individual growth in the real estate domain and fostering a robust, cohesive unit.

OTHER MEETINGS OFFERED BY THE

BOARD

[AGENCY NAME] often recommends that its agents consider attending the valuable workshops and events

KEYS

Whenever a vendor hands over keys to an agent, the agent must safeguard them carefully.

LOCK BOX LOCATION

LOCK BOX NOTIFICATIONS

Realtors need to

ACTIVITY RECORDS

Each [AGENCY NAME] office must maintain an "activity board."

GENERAL WORK CONTRACTS

To officially represent [AGENCY NAME], Realtors are required to agree to and sign the independent contractor agreement.

Thoroughly reading

and committing to the terms laid out in the Realtor's handbook is also a prerequisite for representation under the [AGENCY NAME] banner. **STAYING CONNECTED WITH THE OFFICE**

Maintaining consistent communication with the office is paramount for Realtors.

The Sentry lockbox

It is vital for Realtors to meticulously document client interactions

In the event a Realtor assesses a location as potentially hazardous,

[AGENCY NAME] emphatically disapproves of the resort to aggressive defense tools like blades or pepper sprays.

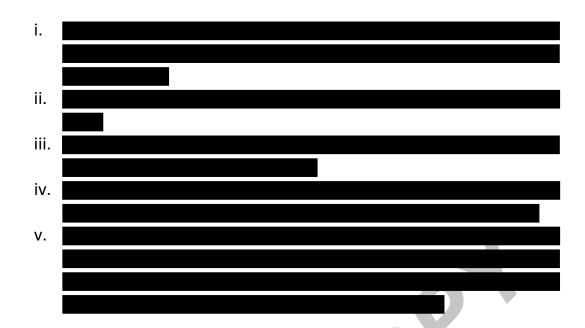
PROTOCOLS FOR REALTORS IN PROPERTY TRANSACTIONS

Realtors play a pivotal role as intermediaries in property dealings.

	Ensuring transparent	and honest
practices is fundamental,		

PROTOCOLS FOR REALTORS ENGAGING IN PERSONAL TRANSACTIONS:

Realtors are obligated to disclose when they or their marital partners engage in property buying or selling.



ROLE OF ASSISTANTS IN REAL ESTATE:

A real estate assistant serves to support licensed realtors throughout particular transactional phases. Individuals licensed pursuant to the Real Estate Brokers Act are recognized as salespersons.



ASSISTANTS WITHOUT REGISTRATION

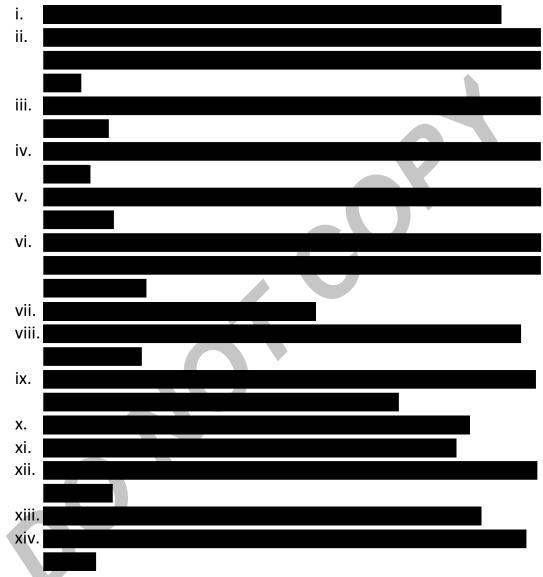
Those not officially registered pursuant to the Real Estate Brokers Act are



It is imperative for brokers and licensed salespersons to recognize that any transgressions or oversights committed by unregistered assistants squarely reside within their jurisdiction.



Tasks permissible for unregistered assistants encompass:



However, unregistered assistants are strictly prohibited from:



vi.	
vii.	
viii.	

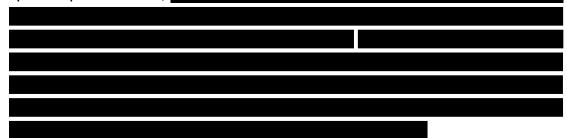
HANDLING REFERRAL OF EXPERTS

[AGENCY NAME] members frequently field inquiries regarding recommendations for various professionals, such as lawyers, engineers, architects, and contractors. When presented with such queries, it is not uncommon for real estate agents to suggest a professional or contractor based on their past interactions.

In instances where a buyer makes a successful claim of negligent misrepresentation against an agent, they must prove a sequence of elements:

Negligently suggesting the services of a professional or contractor who later provides subpar services only increases the likelihood of damages.

For agents who are still determining the proficiency or capabilities of a specific professional,



Lastly, a prudent suggestion is for agents to offer multiple professional referrals for a particular task, allowing the client or homeowner to evaluate and choose what's best for them thoroughly.

DUAL REPRESENTATION IN REAL ESTATE TRANSACTIONS (WORKING AS THE BUYING & SELLING AGENT)

Navigating the role of a dual agent, representing both the buyer and seller, is an intricate responsibility assumed by some salespersons. In such scenarios, safeguarding the confidentiality of each party's proprietary information is of paramount importance.



The Significance of Time Clauses

A salient feature in real estate contracts is the inclusion of a time clause, especially when an offer hinges on the sale of a different property.



Salesperson's Accountability in Time-bound Offers

The responsibility falls squarely on the shoulders of the salesperson to ensure the viability of such time-sensitive offers.

Upholding Professional Integrity

To maintain the trust of all stakeholders, the salesperson must only prolong the transaction if necessary.

PART 4: ADVERTISING AND PROMOTION

GENERAL POLICY FOR [AGENCY NAME] AGENTS

Every [AGENCY NAME] agent is encouraged to adopt a consistent and professional approach towards their business conduct.

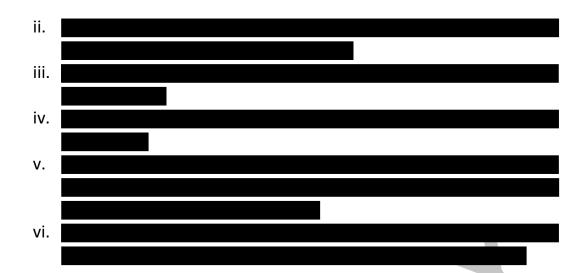
SIGNAGE: A KEY MARKETING TOOL

Signage, accompanied by social media, proves to be a potent and costeffective strategy for generating client inquiries.

Adhering to specific guidelines can enhance the overall

effectiveness of these signs:

i.



LEVERAGING SOCIAL MEDIA FOR PROMOTION

The digital era offers a range of social media platforms, including Facebook, Instagram, and Twitter, as cost-effective channels for self-promotion by agents. However, certain things can not be compromised.

Advertisements on these platforms must

CLIENT-CENTRIC ADVERTISING

A fundamental and non-negotiable rule in advertising is as follows:

PART 5: PROSPECTS/LISTINGS

PROTOCOLS WHEN A PROSPECT SEEKS A SALESPERSON

In the context of [AGENCY NAME]'s organizational structure, it is imperative that any prospective individual seeking information about a salesperson receives prompt attention.

NAVIGATING DUPLICATE INTERACTIONS WITH PROSPECTS

Situations may unfold wherein multiple salespersons inadvertently attend to the same prospect, potentially presenting identical properties. In such cases,



[AGENCY NAME] retains the authority to reallocate prospects from a

specific salesperson in certain circumstances. This intervention becomes requisite when

OBLIGATIONS OF THE LISTING SALESPERSON

A listing salesperson bears multiple responsibilities, with one of the foremost being the precision of documentation, encompassing:

ESTIMATE OF SELLER CHARGES

LISTING CONTRACT



٧.

LISTING INFORMATION SHEET

Salespeople are cautioned against entering unverified information.

In terms of modifications, any alterations to crucial listing information, like price adjustments, must be documented and endorsed by the vendor without delay.

Keeping Vendors Updated on Market Conditions and Strategies

The responsibility of thoroughly preparing sellers for potential offers on their property lies with the agent. This entails the presentation of market trends and comparative sales data, as well as providing regular updates to the seller regarding ongoing market activity.

Navigating Multiple Offers and Offer Presentations

When multiple offers arise for a single property, a simultaneous presentation to the vendor(s) becomes obligatory.

Communication Standards and Acceptance Policies

[AGENCY NAME] is stringent against accepting verbal or telephonic agreements, emphasizing the potential for misunderstandings. However, exceptions can be made under specific circumstances.

Counter Offers, Deposits, and Sale Reporting

Counter offers, when made, should prioritize clarity and brevity.

This should be regardless of the nature of the deal, be it conditional or firm. Essential documents like trade record sheets and offers to purchase, complemented by the listing printout, should be

WITHDRAWN OR TRANSFERRED LISTINGS

Navigating the complexities of the real estate industry is a substantial endeavor, exemplified by the intricate procedures related to withdrawn or transferred listings.

[AGENCY NAME], in the event a seller contemplates making any such alterations,

There exists a particular rhythm and symmetry in this process, where each action within the listing protocol necessitates an equivalent and weighty reaction.

CANCELLATION OF SALE

The sale of a property is more than just an agreement; it is a binding commitment, a contract that holds both parties accountable. Thus, the cancellation of such a contract is not a light affair.

At

This is not just a matter of procedure; it is about respecting the agreement's integrity. Following this revelation, it becomes the salesperson's duty

PART 6: [AGENCY NAME]'s OPEN HOUSE GUIDELINES

OPEN HOUSE SCHEDULING PROTOCOLS

[AGENCY NAME] emphasizes the benefits of open houses, recognizing these events' profound impact in fostering essential face-to-face interactions.

Furthermore,

meticulous planning dictates that the promotion of an open house should commence at least three days prior.

ADVERTISING CONSIDERATIONS FOR OPEN HOUSES

After establishing a firm date and time for the open house, it is incumbent upon the salesperson to pursue the advertising pathway.

SIGNAGE PREPARATIONS AND COMPLIANCE

Any

ambiguities surrounding these regulations should immediately precipitate a consultation with the management, ensuring alignment with community standards.

PROTOCOLS FOR UNATTENDED OPEN HOUSES

Leaving an open house unattended starkly contrasts [AGENCY NAME]'s commitment to providing consistent, on-ground representation.

PART 7: DOCUMENTATION

RETENTION OF RECORDS

The realm of real estate, especially when delving into the intricacies of brokerage, emphasizes the paramount importance of meticulous record-keeping.

Note to Readers:

Thank you for exploring this sample of our work. In order to maintain the brevity of our online showcase, we've provided only a selection from this piece.

Should you be interested in viewing the complete work or wish to delve deeper into our portfolio, please don't hesitate to reach out. We're more than happy to provide extended samples upon request.

Thank you, The Write Direction Team