

## **Privacy and Terms of Use**

The Chambre de la sécurité financière (the “**CSF**” or “**we**”) thanks you for visiting its website (the “**Website**”) and for reading the privacy terms that apply to the use of its website (the “**Terms of Use**”).

Personal information is any information about an individual that can be used to identify that person, directly or indirectly.

These Terms of Use are intended to inform you of the way in which we collect, use, release and keep the personal information you provide us in connection with your use of the Website or the services provided by the CSF. These Terms of Use also explain how our Website uses cookies.

By accessing or visiting the Website, by communicating with us (be any means) or by accepting to receive emails from us, you agree to these Terms of Use.

### **1. INFORMATION COLLECTED BY THE CSF**

We collect your personal information in several ways for different purposes, depending on the categories of the information. Please check the table below to find out what type of information is collected by technological means, and for which purposes it is collected.

<b>Categories of persons</b>	<b>Examples of information</b>	<b>Means and purposes of the collection and use</b>
Members of the CSF	Identifying information: data pertaining to professional practice; education data; professional development records, PDU exemption request applications.	We collect this information to manage our members’ records with regards to professional development; to answer information requests; to comply with our legal obligations; and when you answer one of our surveys.

<p>Users logged into our site (dealers, firms, training providers, non-members, etc.)</p>	<p>Identifying information</p>	<p>We collect this information to provide you with access to the space on our Website where you can consult PDU records of advisors who are members of the CSF and who are attached to you.</p>
<p>Site users</p>	<p>Identifying information, technical data, usage and performance data.</p>	<p>We collect your identifying information to answer information requests and to sign you up to receive our Newsletter.</p> <p>We collect technical data as well as usage and performance data using cookies on our Website. To find out more about these tools, including how to activate or deactivate them, please refer to section 5 of the Terms of Use. We use this information to:</p> <ul style="list-style-type: none"> <li>• Understand the browsing habits of the users of our Website to ensure it is functioning properly, improve its performance and ensure it meets the needs of users;</li> <li>• For statistical purposes</li> </ul>

		<p>pertaining to visits to our Website;</p> <ul style="list-style-type: none"> <li>• For advertising purposes; as part of our mission to protect the public by regulating the mandatory continuing education, ethics and discipline of our members.</li> </ul>
--	--	--

Please note that we may also collect and use your personal information for any other purpose as authorized or required by applicable laws.

**2. SITUATIONS IN WHICH WE CAN RELEASE YOUR PERSONAL INFORMATION TO OTHER ORGANIZATIONS**

We release your personal information to third parties when required for the purposes previously listed, namely as outlined in the table below:

<b>Categories of third parties</b>	<b>Reasons</b>
Service providers, entrepreneurs or partners	Some personal information may be released to third parties for the purposes of conducting activities on our behalf such as data retention; hosting, maintenance and improvement our Website; management of our IT services; database management; and data security. These providers are contractually bound to protect your personal information and to only use this information for the specific purposes for which it was shared.
Professional service providers	We may release your personal information to our legal, financial or accounting advisors, or to any other consultants to the extent required to conduct our business and comply with applicable laws.

Professional supervisory bodies	We may receive requests for information, inquiries or inspections from a professional oversight body for which we may have to release a record that includes your personal information. We will ensure the request is legitimate before responding.
Police, governmental bodies, and courts	We may receive requests from the police or other governmental bodies to access your personal information. We will ensure the request is legitimate before responding.

### **3. KEEPING AND ENSURING THE SECURITY OF YOUR PERSONAL INFORMATION**

The information we collect is primarily kept in Canada, in some cases outside Quebec. If the information is kept outside Canada, we will make sure the country in which it is kept complies with similar data protection rules. By using the Website, you consent to your personal information being transferred outside Quebec. Privacy laws may differ from one jurisdiction to another. When personal information is kept outside Quebec, it must be subject to the laws of the jurisdiction in which it is kept and may have to be disclosed to governments, courts, law enforcement or regulatory organizations of the jurisdiction in accordance with the laws of the jurisdiction. Our privacy practices will nevertheless continue to be governed by the Terms of Use at all times.

We implement physical, administrative and technical safeguards to ensure that the pages on our Website that allow you to transmit your personal information are secure and to protect the privacy, integrity and security of the personal information under our control. However, no security measures are absolute or wholly guaranteed.

We ensure that only authorized personnel from the CSF and approved third-party providers have access to your personal information and only for the purposes of performing their duties. Your personal information will only be used for the specific purposes for which it was collected. It will be safely kept and destroyed.

The CSF retains and destroys personal information in accordance with its retention schedule, with respect to applicable laws. We keep your personal information only for the period necessary to enable us to fulfill the relevant purposes outlined in the Terms of Use and to meet our legal obligations.

### **4. LINKS TO OTHER SITES AND LIMITS OF LIABILITY**

Our Website may display links to other websites exploited by third parties. When you visit a website using a link on our Website, you may be required to exit the virtual space of our Website. When this occurs, the personal information automatically or voluntarily transferred to another site will no longer be subject to these Terms of Use. It will instead be subject to the terms of use of the other site. The CSF will not be held liable for the content on other hyperlinked sites. Moreover, the CSF cannot guarantee that other websites will take measures to protect your information.

## **5. COOKIES**

We use cookies to collect technical information about the users of our Website. We collect this information when you consult our Website to carry out internal analyses and to improve your browsing experience, monitor traffic and assess the performance of our Website.

We use cookies on our Website to ensure it operates as intended, analyze its performance and ensure it is secure. Cookies are also useful to detect bugs and errors. You can manage your cookie preferences in your web browser and by scrolling down the page and clicking on “Cookie Preferences”. If you reject all cookies (such as strictly necessary or functional cookies), you may not be able to use all the features on our Website. However, you can still choose to deactivate cookies at any time in your browser.

Only cookies that are strictly necessary are activated by default.

Cookies may collect the following information when you use our website:

- the truncated IP address of your computer (your IP address is altered, which prevents you from being associated to your IP address)
- your internet service provider
- your operating system (ex.: Mac OS, Windows)
- the type and model of your device (ex.: iPhone 11)
- your screen resolution
- the type, language, version and other data pertaining to your browser (ex.: Chrome, Safari)
- your region or municipality, as determined by your IP address
- the domain of the site previously visited (ex.: lapresse.ca)
- the point of origin (ex.: banner, email, social media, etc.);
- pages consulted on chambresf.com (the sequence in which you visited the pages, interactions on the page, the date, time, duration and frequency of your visits and activities [clicks, scrolling, etc.] );
- statistics and analytical tools
- information on the interests of users and their demographic information without this information being associated with a specific person.

## **6. YOUR RIGHTS REGARDING YOUR PERSONAL INFORMATION**

At the CSF, the person in charge of access to documents and the protection of personal information is responsible for ensuring the application of the Terms of Use as well as any obligations of the CSF as set forth by the *Act respecting Access to documents held by public bodies and the Protection of personal information* as amended by the *Act to modernize legislative provisions as regards the protection of personal information* (“**Access Act**”). The person fulfilling this role is Christian Faubert, Vice-President Corporate Services.

The *Access Act* entitles you to obtain any personal information (upon written request and confirmation of your identity) that the CSF holds on you, except as provided herein. Subject to the provisions of the *Access Act*, you can also request that an inaccurate or misleading information about you be corrected or destroyed. To ensure that the personal information we hold on you is up to date and accurate, please immediately notify us of any change with regards to your personal information.

If you have any questions or comments about these Terms of Use or our practices pertaining to personal information, including the way in which we use your personal information, or to find out how to exercise your rights regarding your personal information or submit a complaint as per the Complaints Handling Procedure, you can write to the following address:

### **By mail:**

- Chambre de la sécurité financière
- 2000 McGill College,
- 12<sup>th</sup> floor
- Montreal (Quebec)
- H3A 3H3

**By email:** [info@chambresf.com](mailto:info@chambresf.com)

### **Person in charge of access to documents and the protection of personal information:**

Christian Faubert, Vice-President, Corporate Services.

You also have the right to submit a complaint to a data protection authority about how your personal information is collected, used or processed.

## **7. UPDATE**

Please check our Website regularly to remain informed of any modifications made to the Terms of Use. We may amend the Terms of Use from time to time. If we do so, we will publish a notice on our Website that will outline the modifications made and the date they enter into effect. If you continue to use our Website after the

Terms of Use have been modified, you are deemed to have read, understood and accepted the most up-to-date version of the Terms of Use.

## **8. RULES GOVERNING PERSONAL INFORMATION**

To consult the *Rules governing personal information*, please click on this link.

## **9. CONTACT US**

2000 McGill College, 12<sup>th</sup> floor

Montreal (Quebec) H3A 3H3

By email [info@chambresf.com](mailto:info@chambresf.com)

Phone: [514 282 5777](tel:5142825777) or [1 800 361-9989](tel:18003619989) (toll free)

### ***Notice of Update***

***Please note that these Terms of Use were published and updated on November 17, 2023.***