

PRIVACY POLICY

The Academy of Financial Divorce Specialists understands that privacy is important to our organization and to you our members. We take the security of your information seriously and hold ethics and integrity as values that form the pillars of our organization so protecting your privacy is a key requirement in serving your needs. Information about our Privacy Policy in this section.

Academy of Financial Divorce Specialists' Privacy Policy

Privacy Policy is effective as of December 1, 2020.

In our role as a national professional body working for you to serve the needs of the families in transition, it is in the best interest of the public, that the Academy of Financial Divorce Specialists' mandate is to foster improved financial understanding for all Canadians during families transitioning to new family units through the advancement of professional financial knowledge for accredited financial professionals. Academy of Financial Divorce Specialists ensures that CHARTERED FINANCIAL DIVORCE SPECIALISTS™ (CFDS™) professionals (collectively Academy of Financial Divorce Specialists "certificants") meet appropriate standards of competence and professionalism through advanced rigorous courses for of their education, examination, experience and ethics.

Privacy

The Academy of Financial Divorce Specialists (referred to as "AFDS," "we," "us," or "our" herein) regularly collects, maintains and uses personal information of our certificants, students, members of the public and users of our website. The AFDS is committed to preserving and safeguarding the privacy of information it obtains in the course of carrying out its business. In accordance with our commitment of transparency, we want to make you aware of our personal information management practices.

Our Privacy Policy identifies the processes undertaken that the AFDS in the collection of your data, disclosure and protection of your personal information when you use our website (www.afds.ca) (the "Site"), our products and our services, including our financial specialist certifications, (Site, products and services collectively being the "Services"). We will only collect, use and disclose your personal information in accordance with this Privacy Policy.

Personal Information

Personal information means any information about an identifiable individual. The types of personal information that we may collect, use and disclose include, but is not limited to, your:

- Name
- Address;
- Phone number;
- Email address;
- Education and employment history;
- Data related to your professional practice;
- Cheque and credit card number(s);
- Payment information (through a third party payment processor, PayPal)
- Comments to content found on our Site; and
- Personal information that you provided to us voluntarily.

Consent and Collection

When collecting personal information, the AFDS will limit the collection of personal information to that which is necessary to fulfill the purposes identified in this Privacy Policy. The AFDS will be open and transparent about the information that is being collected by communicating the purpose of collection.

We collect, use and disclose your personal information in order to provide you with our services and to administer the relationship between you and us. We also collect, use and disclose your personal information to comply with legal and regulatory requirements and as otherwise may be permitted or required by applicable laws. We will only use the personal information that we collect for the purpose for which it was collected. We collect your personal information for the following purposes:

- To provide you with Chartered Financial Divorce Specialist certifications and fulfill our professional mandate as a certification body;
- To identify and contact you when you request our Services;
- To respond to your questions that you send us by email or through our Site, or ask over the phone or in-person, whether you are an AFDS certificant, student or member of the public;
- To communicate with you about your profession as a Chartered Financial Divorce Specialist
- To communicate with the general public regarding certification holders;
- To process your payments for our Services;
- To contact you about the Services that you have purchased from us, and to send you, by email or mail, those purchased Services;

- To notify you about other Services provided by the AFDS that may be of interest to you (such as events and programs);
- To communicate with you about your career;
- To support our business functions such as internal business processes, marketing and advertising;
- To maintain our public certification database and historical certification information;
- To establish and maintain commercial relations with you;
- To provide you with any of our other Services; and
- To meet any legal or regulatory requirements.

We may collect your personal information when you voluntarily provide it to us by using our Services. For example, we may ask you to provide personal information if you:

- Use our Site and our Services;
- Create an account on our Site or subscribe to our newsletter;
- Purchase a product or service from us;
- Send us a question or comment by email;
- Contact us by phone or visit our office;
- Post a comment on the Site;
- Send us your resumé and/or job application; or
- Otherwise participate in features of our Site that ask for personal information.

Use, Disclosure and Retention

Your personal information will not be used without your consent for purposes other than those for which it was collected or in accordance with applicable laws. From time to time, we may wish to use personal information for new or additional purposes, in which case we will amend the Privacy Policy to include these new or additional purposes and will obtain your consent through your continued use of our Services.

The AFDS will maintain the strict confidentiality of all personal information collected and will not sell, transfer or otherwise disclose any of your personal information to any third party without your knowledge and consent except for purposes outlined in this Privacy Policy. Your personal information will be collected, used and disclosed by those who have a need to know.

From time to time we may share your personal information with third parties under the following limited circumstances:

- To meet our certification mandate;
- In accordance with any agreements the AFDS may have with a third party, for example, other financial services regulators, government agencies, your professional self-regulatory organization, or any of their affiliates/related organizations;
- With our vendors and suppliers responsible for administering marketing and promotional activities on our behalf and with service providers that help with our

operations and Site, including, without limitation, examination and related services, for customer services, monitoring and analyzing Site activity, and operating and maintaining the Site. Such service providers and partner companies may only use your personal information for the purposes described in this Privacy Policy;

- When necessary to protect our safety, property or other rights, our affiliates, customers and users of the Site, including to detect and prevent fraud;
- With your consent; or
- When otherwise required or permitted by law.

We retain your personal information only for as long as we need it to fulfill the purposes for which it was collected and to comply with our legal obligations. We do not rent, sell or trade customer lists or other personal information.

Data Processors

To provide you with our Services, we may use service providers, data processors and other third parties (“Third Parties”) to perform services on our behalf. These Third Parties may store, process and transfer personal information on servers located in Canada or outside of Canada, as may be applicable. When personal information is stored or processed outside of Canada, it may be subject to the laws of and be accessible by legal authorities in such other jurisdictions, however we require all Third Parties to take appropriate technical, organizational and legal steps to secure this information.

Security and Protection of Personal Information

We maintain technical, physical and administrative security safeguards to protect your personal information against loss, theft and unauthorized access.

The AFDS will maintain your personal information in secure data storage to safeguard it from unauthorized access, use or disclosure. Any personal information you provide to us is exchanged on a secure server. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we are committed to protecting your personal information, we cannot ensure or warrant the security of any information you provide to us.

We take reasonable steps to verify your identity before granting you access to your account on our Site; however, you are solely responsible for maintaining the secrecy of your email, password and any other account information. We also take reasonable steps to ensure that our employees are aware of the importance of maintaining the confidentiality of personal information and that unauthorized persons do not gain access to personal information that we have disposed of or destroyed.

Links to Other Sites

The Site may contain links to other sites that are independently owned and operated by third parties. These other sites may have their own privacy policies and are not governed by this Privacy Policy. We are not responsible for the privacy practices or the content of any sites owned and operated by any third parties. Other sites may collect and treat information collected differently, so we encourage you to carefully read and review the privacy policy of each site you visit.

Access and Correction

You may request access to your personal information that we may hold by contacting us at the contact information noted below, and we will respond within the reasonable time frames provided for under applicable laws. We will need to verify your identity before providing you with the personal information we hold about you. There is no cost for such access request unless you require copies of records. We may not be able to provide you with access requests to your personal information if the information cannot be separated from the personal information of others, cannot be disclosed for reasons of security or commercial confidentiality, or is protected by legal privilege. If we cannot provide you with access to your personal information, we will advise you of the reasons access is being denied, unless we are prohibited by law from doing so.

You may request to update and change your personal information either directly through your account or through the AFDS at the contact information noted below. We shall endeavor to correct or complete any personal information that you advise us is inaccurate or incomplete. Where appropriate, the amended information shall be transmitted to third parties having access to such information.

Cookies, Web Beacons and Other Similar Technology

As you interact with the Services, we may use automatic data collection technology and services that record and collect information that identifies your computer, tracks your use of this Site and collects certain other information about you and your surfing habits. This data collection technology may include cookies, web beacons and other similar devices on this Site to enhance functionality and navigation for our visitors.

A cookie is a small data file that is placed on the hard drive of your computer so that your computer will “remember” information when you visit a site so remember that you are logged into a website. Web beacons and tags are small strings of code that are used in conjunction with a cookie and allow us to record activity on our Site. Internet tags, graphic tags and similar web beacon type functions allow us to count the number of users who have visited a particular web page or to access certain cookies. We may use web beacons on this Site to count users and to recognize users by accessing our cookies. Being able to access our cookies allows us to

personalize this Site and improve your experience at this Site. We may also include web beacons in HTML-formatted email messages that we send to determine which email messages were opened.

Information tracked through these mechanisms includes, but is not limited to: (i) your IP address; (ii) the type of web browser and operating system being used; (iii) the pages of the Site a user visits; and (iv) other sites a user visited before visiting this Site.

You can reject or disable cookies by managing your browser settings and following the directions provided in your Internet provider's help file. Please note that if you disable cookies, you may be unable to access some customized features on this Site. **Analytics**

Our Site uses Google Analytics, a web analytics service of Google, Inc. ("Google"), or comparable technology. Google Analytics uses cookies to analyze how you use our Site. The information generated by the cookie about your use of our Site (including your IP address) is sent to Google servers mainly in the U.S. for storage. Google will use this information to evaluate your use of our Site, compile reports on Site activity for our Site operators and to provide other site activity related to internet services. Google may also transfer this information to a third party when required by law or in the case of a third party processing information on Google's behalf. Google will never use your IP address in connection with any other information held by Google. You can set your internet browser to prohibit the installation of cookies, although we must point out that some features and functions of our Site will then be unusable. Due to using our Site, you consent to the processing of data about you collected by Google in the manner described and for the above-mentioned purpose only. The consent for collection and storage of data can be withdrawn at any time in the future by clicking on the following link:

<https://tools.google.com/dlpage/gaoptout?hl=en>. To learn more about the information Google collect and how it is used, you can upload, manage, download and delete it, read the Google Privacy Policy: <https://policies.google.com/privacy?hl=en-US> .

Payment Information

When providing payment information, you may provide the AFDS with a cheque or make an online payment. We use commercially reasonable efforts to select an appropriate company to maintain the confidentiality and security of your online payment information. When you pay for our Services on our Site, you will provide your payment information to a third party provider (Paypal) (the "Third Party Payment Provider"). The Third Party Payment Provider will collect payment information directly from you, such as your credit card numbers and expiration dates, and any other personal information necessary to process your payment ("Payment Information"). The Third Party Payment Provider will process your Payment Information. The AFDS and the Third Party Payment Provider may send emails to you regarding the processing of your online payment. To learn more about privacy at PayPal, read the PayPal Privacy Statement.

Children's Privacy

We are committed to protecting the privacy of children and we do not knowingly solicit personal information from children under the age of 13. If you are under 13 years of age, then do not use the Site at any time. If a child has already provided us with personal information, his or her parent or guardian may contact us for the purpose of deleting this information.

Privacy Policy Changes

We will update this Privacy Policy from time to time to reflect any changes in the manner in which we collect, use or disclose your personal information.

We reserve the right to change or replace this Privacy Policy at our sole discretion at any time. Please check back from time to time to ensure that you are aware of any updates or changes in this Privacy Policy. We will indicate at the top of this page the date this Privacy Policy was last revised. Your continued access or use of this Site after any such changes constitutes your acceptance of the Privacy Policy as revised and will be binding on you.

Your Consent to the Terms of this Privacy Policy

Individuals provide their consent to the collection, use, and disclosure of personal information by us when they voluntarily provide their information to us, or use our products or services. In doing so, you agree that we may collect your personal information and you voluntarily consent to the collection, use, disclosure and transfer of your personal information in accordance with this Privacy Policy. If you do not agree with any terms of this Privacy Policy, please do not use our Site or our Services or provide us with any personal information. If you do not understand the nature, purpose and consequences of us collecting, using and disclosing your personal information, please do not use our Site or our Services or provide us with any personal information, and contact us at the contact information set forth below so that we can address your questions or concerns.

You can deny or withdraw your consent to our collection, use and disclosure of your personal information at any time upon reasonable notice, subject to any legal or contractual requirements. However, if consent is denied or withdrawn, we may not be able to provide you with certain products or services.

We may use personal information to inform you of current and/or new products or services or other developments that we believe will be of interest to you, in accordance with Canada's Anti-Spam Legislation (CASL). Such communications may be made by way of telephone, text message, direct messaging, e-mail, fax or regular mail. You provide their consent to us contacting you in this manner when you subscribe to our products or services. If you do not

consent to receiving electronic communications, we will only communicate with you for the limited purposes permitted under CASL.

You may opt-out of receiving such communications by using the unsubscribe link included in electronic communications from us, or by contacting us at the phone number or email address

below. **How to Contact Us**

If you would like to review or update any of your personal information or if you have any questions or comments about this Privacy Policy or our Site, or if you would like to do any of the following:

- See your personal information that you have already sent us so that you can correct, update or delete it from our files;
- If your child under 13 has used this Site and sent us personal information, delete that personal information from our files;
- Ask that we not send you electronic communications or otherwise contact you; or
- Report any violation of this Privacy Policy,

Please contact our the Academy of Financial Divorce Specialists' Privacy Compliance Department at 705.525.7526 or 1.888.896.7526 or by email at info@afds.ca.