

# CFA Montréal Privacy Policy

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**Last updated: May 2018**

This privacy policy ("**Privacy Policy**") describes how CFA Montreal ("**Society**"), located at C.P. 49644 Du Musée, Montréal (Qc) H3T 2A5, gathers and protects certain individually identifiable information ("**Personal Information**") through this website (the "**Site**"). This Privacy Policy applies to Personal Information that we collect through the Site.

## Summary of Key Points

- ✓ We collect Personal Information when you provide information to Society through the Site and through other communications with Society.
- ✓ We may use Personal Information to provide Society products and services to you.
- ✓ We may use cookies and other technologies to track the use of our Site and for certain advertising purposes.
- ✓ We may share Personal Information with exam preparatory providers and other Society partners which provide products and services that may be of interest to you.
- ✓ Your use of the Site or provision of Personal Information constitutes your consent to the processing and transfer of your Personal Information as described in this Privacy Policy.

## Consent

Your use of the Site or provision of Personal Information to Society constitutes your consent to the processing and transfer of your Personal Information in accordance with this Privacy Policy. If you are located in a country outside of Society's country, you consent to the transfer of your Personal Information to Society in Society's country and third parties in other countries (including the United States) as determined by Society, in accordance with this Privacy Policy. Such countries may not provide a level of data protection to your Personal Information equivalent to that provided by your home country.

## The information we collect

We collect Personal Information to help us better understand your needs, to provide you with personalized and efficient service, and for other purposes described in this Privacy Policy. We generally obtain Personal Information directly through the information that you provide to Society.

We also may obtain Personal Information automatically, through the use of cookies and other technologies.

### **Information you provide to Society**

You may provide Personal Information to Society in a number of ways, including:

- (1) through your use of the Site, such as registering for an account and signing up to receive newsletters;
- (2) through your online account with Society or CFA Institute;
- (3) upon communicating directly with Society either electronically or by providing hard copies of documents; and
- (4) upon registering for Society conferences or events.

The Personal Information that we collect may include: your full name, business address, home address, email address, telephone number, credit card number, education, job description, employer, date of birth, and other information that you provide directly to us.

### **Information collected by the Site through cookies and other tracking devices**

Our Site uses cookies and other tracking devices, as described below, to collect information automatically. Society and its third-party partners and vendors use these devices to facilitate access and use of the Site, improve the performance of the Site, understand the activities of Site visitors, identify patterns in Site usage, remember you as a previous user and your previously set preferences, and gain information about your internet browsing habits. Society may also use cookies to associate you with your account profile.

**Cookies.** Cookies are small pieces of information that a website transfers to your computer. Our Site may use session ID cookies (expire when you close the browser) and persistent cookies (persist even after you close the browser), which help our Site run more smoothly and tailor content for you. Most web browsers have options that allow you to control whether or not to accept cookies and give you the option to delete all cookies. However, please note that disabling cookies in your browser may prevent access to some parts of our Site. **Do Not Track Signals:** Our Site is not currently configured to respond to a browser's Do Not Track signals.

**Device IDs.** We may collect and store a unique device ID associated with your particular device to track the number of unique visitors using our Site and to enable you to interact with and use our Site. We link your device ID with the technical information accessed through your use of our Site for the uses described in this Privacy Policy.

**Clear Gifs (Web Beacons/Web Bugs).** Our Site may employ a software technology called clear gifs (a.k.a. Web Beacons/Web Bugs), which helps us to better manage content on our Site by informing us what content is viewed or clicked on. Clear gifs are tiny graphics with a unique identifier

similar in function to cookies. In contrast to cookies, which are stored on a visitor's computer, clear gifs are embedded invisibly on web pages and e-mails and are about the size of a period.

**Log Files.** We may also gather certain information automatically and store it in log files. For instance, when you visit our Site, the server may automatically recognize some information, including but not limited to, the date and time you visited our Site, the pages you visited, the referrer (the website you came from), the type of browser you are using (e.g., Firefox, Internet Explorer), the type of operating system you are using (e.g., Windows or Mac OS), and the domain name and address of your internet service provider.

**Online Behavioral Advertising.** Our Site may place or recognize cookies and similar technologies on your browser or device when you visit it for purposes of serving you targeted advertising (a.k.a. "online behavioral advertising"). Third-party analytics and advertising companies may also place their own cookies or similar technology on your browser or device when you visit our Site and other third-party websites, in order to provide analytics or other services to us or our partners or serve customized advertisements to you. As noted above, you can set your device or browser to accept or reject most cookies, or at least notify you in most situations that the technology is offered. As an additional step, these advertising companies may participate in one of the following self-regulatory programs for online behavioral advertising, with corresponding user opt-outs:

- *Networking Advertising Initiative - (<http://www.networkadvertising.org/choices/>)*
- *Digital Advertising Alliance Canada - (<http://youradchoices.ca/choices>)*
- *DAA App Choices Mobile App - For mobile devices (e.g., smartphone, tablets), you may consider downloading the DAA AppChoices Mobile App to manage such technology*

Please note that even if you reject such devices, you may continue to receive advertisements, but the advertisements will not be tailored to your browsing activities and interests.

By using the Site, you agree to the use of cookies and other tracking devices as described above. You may configure your Internet browser to notify you when a cookie is sent (giving you the option to decide whether to accept it or not) and to reject or remove cookies. To remove cookies, please follow your browser's instructions or contact your browser provider for more information. By removing or refusing to accept cookies, you may be unable to use or access some features of our Site.

## How we use information

Society may use Personal Information to provide you with Society products and services and inform you about other Society products and services that may be of interest to you. In particular, we may use your Personal Information to:

- ✓ Register you for Society programs and events;
- ✓ Process orders that you place with Society;
- ✓ Correspond with you regarding events or Society-related products or services; and
- ✓ Maintain the online Society member directory.

Society may also send you newsletters and other informational materials that may be of interest to you. Society should verify that any marketing materials distributed electronically or otherwise comply with applicable law.

## How we share information

Society may share Personal Information as follows:

### **Third Party Processors and Transaction Processing**

We engage third parties to perform services in connection with the operation of this Site and our organization. Examples of these third parties may include website hosting service providers, technology service providers, payment processors, legal advisers and consultants, examination supervisors and/or related services. We may share Personal Information with these third parties, but we authorize them to use this Personal Information only in connection with the services they perform on our behalf. Such parties are bound by contract to establish reasonable measures to protect your Personal Information from unauthorized access, use, or disclosure. In addition, we may share certain Personal Information with third parties as necessary to facilitate our offering of products and services to you.

### **Third Party Products and Services**

We may share Personal Information with select third parties that offer services or products that we believe may be of interest to you in accordance with our policies and applicable law. These third parties may contact you with communications regarding their own services or products. Such third parties may include exam preparatory providers, exhibitors at and sponsors of Society events, and other Society partners.

### **Society Member Directories**

You may be able to choose to make additional information available on the online member directory by changing your account preferences (Not available yet).

### **Event Attendees**

For some Society events, we may make certain Personal Information of all event attendees available to other event attendees and partners. The Personal Information made available may include name, employer, address, and email address.

## Legal Compliance

We may share Personal Information as required by law or at the request of government regulators or other law enforcement officials and the courts.

## Society Networking Sites and Social Media Sites

The Site may offer opportunities to engage in social networking, interact with others and/or submit or post messages or other content, such as on Society blogs ("Society Networking Sites"). The Site may also provide for interactions with third party websites or services including social media websites through plug-ins. Please note that any information or materials that you post or submit through such Society Networking Sites will be publicly posted to everyone that has access to the relevant Site. Posts to third party social media or other sites, including any content on our Site that you "share" or "like," will be controlled by and subject to the terms of such social media or other sites. We encourage you to use caution when you submit any information or materials on or through any Society Networking Site or interact with third party websites or services through plug-ins.

## Accessing and Updating Personal Information

You may request access and the opportunity to modify or delete certain portions of your Personal Information to the extent required by applicable law by contacting Society as described in the "Contact Us" Section at the end of this Privacy Policy. Please note that we may require additional information to authenticate your identity. For technical reasons, any modification made in your CFA Institute's profile is not automatically applied in our own system. In order to maintain your information up to date, it's important you make the changes in your CFA Montreal profile too.

## Security

Society maintains reasonable and appropriate technical, physical, and administrative measures to protect the security of your Personal Information. While we strive to protect your Personal Information, we cannot ensure the security of the information you transmit. We recommend you to take every precaution in protecting your Personal Information when you are on the internet. For example, change your passwords often, use a combination of letters and numbers when creating passwords, and make sure you use a secure browser.

## Links

This Site may provide links to websites or services created and maintained by other individuals or organizations. Please note that these websites' privacy policies may differ from this Privacy Policy. We encourage you to read the privacy statement of any website you may visit, as we are not responsible for such websites' content and policies. Society does not control these links or sites nor is Society responsible for the accuracy, timeliness, security, or continued availability or existence of the information provided on these sites. Other organizations linked from the Site may collect information about you when you visit their websites. Society cannot control this collection of

information. You should contact these companies directly if you have any questions about how they use the information they collect.

## Changes to This Policy

If we make any material changes to our privacy practices we will post a notice on our Site notifying users of the change.

## Contact Us

For further information about Society's privacy practices, please contact us at [info@cfamontreal.org](mailto:info@cfamontreal.org).