



The Canadian Money Services Business Association Privacy Policy

Commitment and Consent

This Privacy Policy outlines what Personal Information The Canadian Money Services Business Association (“CMSBA”, “we”) collects and why, how it is used and stored, and when it is disclosed. By becoming a member, you (“Member”, or “you”) consent to collection, storage, use and disclosure of personal information in accordance with this policy.

Collection and Use of Personal Information

When you sign up for membership or engage in certain activities on the website and its Services, we may collect Personal Information from you such as your name, email, address, phone number, company/organization name (“Personal Information”, or “Information”). This Information is collected for our internal use and to the extent this is necessary for the performance of our contract with you for the use of our website and its Services, and to fulfill our obligations under our Terms of Use.

We use the above Personal Information to:

- maintain our membership database and help us connect you with industry professionals;
- maintain job listings;
- provide you with regulatory updates, industry news, events; • provide you with advocacy and information sharing channels; and
- create and provide you with updated compliance training.

When you visit our website, we may collect information about your computer, including your IP address, the type of operating system and browser you use, your computer’s location, what pages you visit on our website, and what links you click on.

Data collection and registration through the membership database may be performed by the CMSBA directly, or by a third party under contract to the CMSBA on its behalf. Any such third party has agreed to abide by this Policy. The CMSBA will not collect further information or allow its use

for purposes beyond those described, unless further consent is secured, or the law permits or requires such use.

We do not currently use automated decision making on our website and its Services.

Accuracy

The CMSBA will keep your Personal Information as accurate and up-to-date as is required to serve the purposes for which it was collected while recognising the sensitivity of such Information.

Keeping Information Secure

The CMSBA will take reasonable steps to protect the Personal Information under its control from loss, unauthorized use, access, modification or disclosure.

We also limit access to Personal Information to our personnel who need to know such personal information. These individuals will only process Personal Information on our instructions and they must keep it confidential.

We have procedures in place to deal with a Personal Information breach, should one arise, and will notify you and any applicable regulator of a breach if we are legally required to.

By sharing your Personal Information with the CMSBA, you have an obligation to keep this Information, along with your username and password, secure.

Limiting Disclosure

The CMSBA will not sell, rent or release Personal Information to any person except with permission or as required by law. The CMSBA may disclose Group Information (“Group Information”), or data that is aggregated from Personal Information, to third parties, provided that the data is sanitized of Personal Information and cannot be used to identify a member. This Group Information is used or disclosed for the CMSBA’s business purposes, such as network development, marketing and distribution. The CMSBA will not disclose Personal Information otherwise, unless further consent is secured, or the law permits or requires such disclosure.

Limiting Retention and Location of Your Information

The CMSBA will retain Personal Information only as long as it is required for the purpose it was collected. This time may vary depending on the purpose for which the Information was collected. However, when the Information is no longer required for its intended purpose, it is either destroyed or rendered anonymous.

Requesting Your Information

You have the right to obtain confirmation that the CMSBA has your Personal Information. You may request the CMSBA to provide you with this information within a reasonable time, in a reasonable manner and in an intelligible form (for a cost that is not excessive). You may also request the CMSBA to confirm the purpose of its collection of certain information.

Opting-Out or Withdrawal of Your Information

You may opt-out or withdraw consent to the collection, use or disclosure of your Personal Information by contacting: info@canadianmsb.org. However, you acknowledge that as a result, you may not receive certain Services, promotional communications, or certain access to the CMSBA website.

Your Right to Update, Correct, or Delete Your Information

To help keep the CMSBA's website and its Services running smoothly, it is important that you keep your Personal Information up to date and accurate. You can update or change your Personal Information by logging in to your account and making the changes manually.

You can contact info@canadianmsb.org directly if you wish for your Information to be deleted. Some of your Information may have to be kept for audit and/or archival purposes. This Information will be deleted when it is no longer required.

Cookies

Cookies are small text files used by your browser to store information. The purpose of cookies is to enhance your browsing experience by allowing us to tailor our website and to facilitate the collection of Personal and non-personal information. Some of these cookies may be stored on your local machine, and may contain your Personal Information.

You can configure your web browser to either refuse acceptance of cookies, or prompt you before a cookie is placed on your computer. Refusal of cookies may, in some cases, prevent you from visiting certain sections of the site, or from receiving personalized information when visiting the site. Cookies that retain your Personal Information will be used solely to populate fields on our website, track usage of our website, and indicate your browsing preferences while using the website.

Analytics

The CMSBA may use web-based analytic tools, such as Google Analytics. The information collected by such analytic tools is used to track and analyze website users, prepare reports, and share reports with other services. These analytic tools may also use data collected to personalize the advertisements you receive from their own advertising networks.

Accountability

The CMSBA *Privacy Officer is responsible for overseeing compliance with the principles described in this Privacy Policy. An individual may address any questions or concerns in respect of the Policy or our compliance with our obligations to the Privacy Officer at:

Privacy Officer

The CMSBA info@canadianmsb.org