

PRIVACY STANDARDS (WEBSITE)

This version in effect since February 21, 2014.

Protecting your privacy is important to Central 1 Credit Union (“Central 1”). These Privacy Standards explain how Central 1 collects, uses and discloses the personal and non-personal information you may provide while using Central 1’s website at creditunionsofontario.com (the “Website”) and the services it provides (the “Services”).

1. Consent

By using the Website or the Services, or by submitting your personal information to Central 1 or to the Website, you signify your consent to the collection, use, and disclosure of your personal information in accordance with these Privacy Standards. If you do not consent to the collection, use, and disclosure of your personal information in accordance with these Privacy Standards, you may not use the Website or the Services, or submit your personal information to Central 1 or the Website. Note that certain services can only be offered to you if you provide your personal information to Central 1 and therefore Central 1 may not be able to provide you those services if you choose not to provide Central 1 with your personal information.

2. Information Automatically Collected

The Website automatically collects certain non-personal information regarding Website users (such as the date and time you access the Website, the Internet Protocol address of your computer, the website from which you linked directly to the Website, the browser you are using, and the Website pages read and the content accessed or downloaded). This non-personal information is used for system administration purposes and to improve the Website. Non-personal information may be disclosed to other persons and permanently archived for future use. If non-personal information is combined with personal information, then the non-personal information will be treated as personal information.

The Website may use “cookies”, a technology that installs information on a Website user’s computer to permit the Website to recognize future visits using that computer. Cookies enhance the convenience of the Website. For example, the information provided through cookies is used to recognize you as a previous user of the Website, offer personalized content and information for your use, and otherwise facilitate your experience using the Website. You may choose to decline cookies if your browser permits, but doing so may affect your ability to access or use certain features of the Website.

3. Personal Information You Provide

Personal Information: In these Privacy Standards, “personal information” is information about an identifiable individual, such as your name, address and email address. To the extent permitted by law, the provisions of these Privacy Standards concerning “personal information” do not apply to information



(such as your business telephone number, and business email address) that enables you to be contacted at a place of business.

Use of Your Personal Information: During your use of the Website, you may be asked to voluntarily provide personal information for purposes such as corresponding with you, providing Services to you, entering promotional contests, applying for a job with Central 1 or other purposes specified at the time of collection. Central 1 may use your personal information to correspond with you, provide Services to you, facilitate and enhance your use of the Website, collect your entry to a promotional contest or application in response to a job posting, and as otherwise specified at the time of collection. Central 1 will not use your personal information for purposes other than those for which it is collected, except with your consent or as permitted or required by applicable law. Additionally, Central 1 may keep a record of all communications with you.

Disclosure of Your Information: Central 1 may disclose your personal information as required or permitted by applicable law, or to its agents, suppliers and service providers for use in connection with matters relating to your use of the Website, Central 1's provision of Services to you, or otherwise as specified by Central 1 at the time of collection. Central 1 may also disclose your personal information to other persons at your request, with your consent, or in connection with an investigation or proceeding to investigate or protect you and other persons and Central 1 from error, risk, fraud or criminal activity. Central 1 will not sell or rent your personal information to any third party. Central 1 has no control over, and no responsibility or liability for, those persons' use and disclosure of your personal information, and that use and disclosure is not subject to these Privacy Standards.

Use of Your Contacts' Personal Information: During your use of the Website, you may be asked to voluntarily provide personal information of third parties for the purposes of referring the Services or a promotional contest, or sending a job posting or other specified purposes. If you provide personal information of another individual to Central 1, you represent that prior to providing the personal information, you have obtained consent or authority to permit Central 1 to collect, use and disclose such information for the purpose set out in these Privacy Standards, or as required or permitted by applicable law. If you provide a third party's personal information, Central 1 will automatically send such third party a one-time email inviting him or her to visit the Website or for the specified purpose. The third party's information will be retained by Central 1 for the purpose of providing the one-time email.

Depersonalized Information: Central 1 may use your personal information to create non-personal information regarding the use of the Website and the Services. Central 1 may then disclose that non-personal information to other persons and permanently retain that non-personal information for future use.

Withdrawing Consent: You may withdraw your consent to the use and disclosure of your personal information or opt-out of certain uses and disclosures. To do so, please contact Central 1's Privacy Officer.



Retention of Your Information: Central 1 will only retain your personal information for as long as required to fulfill the purposes for which it was collected or as may be required by law. When no longer required, your personal information will be destroyed, anonymized or disposed of using secure methods.

Location of Information: Central 1 will store and process your personal information in secured locations. The personal information is stored and processed in Vancouver, British Columbia, Canada. However, the disclosure of your information in accordance with these Privacy Standards and applicable law may result in your personal information being transferred outside of Canada, including to the United States. The laws of other countries regarding the collection, use, and disclosure of personal information may be different from the laws of Canada. Your use of the Website indicates your consent to your personal information being transferred outside of Canada.

Safeguarding Your Information: Central 1 has security safeguards to protect personal information against loss or theft, unauthorized access, disclosure, copying or modification. Nevertheless, security risks cannot be eliminated and Central 1 cannot guarantee that your personal information will not be used or disclosed in ways not otherwise described in these Privacy Standards.

4. Access, Corrections and Complaints

Accessing or Correcting Your Personal Information: You may request access to your personal information and information about Central 1's collection, use and disclosure of that information by sending your request to Central 1's Privacy Officer. Subject to certain exceptions and limitations prescribed by applicable law, you will be given reasonable access to your personal information, and will be entitled to challenge the accuracy and completeness of the information and to have it amended as appropriate. You can help Central 1 maintain the accuracy of your information by notifying Central 1 of any changes.

Complaints: Central 1 will investigate all reasonable written complaints or inquiries about the policies and practices relating to the collection, use and disclosure of personal information. You can direct complaints to Central 1's Privacy Officer.

Contacting Central 1's Privacy Officer: Central 1's Privacy Officer may be contacted by email at privacy@central1.com or in writing to "Privacy Officer", Central 1 Credit Union, 1441 Creekside Drive, Vancouver, British Columbia, Canada, V6J 4S7.

5. Other Matters

Other Websites: The Website may contain links to other websites or Internet resources. When you click on one of those links you are contacting another website. Central 1 has no control over, and no responsibility or liability for, other websites or their collection, use and disclosure of your personal information.



Former Users: If you cease using the Website or your permission to use the Website is terminated, Central 1 may continue to use and disclose your personal information in accordance with these Privacy Standards as amended from time to time.

Privacy Standards Changes: These Privacy Standards may be changed from time to time in Central 1's sole discretion and without any prior notice or liability to you or any other person. The collection, use, and disclosure of your personal information will be governed by the version of these Privacy Standards in effect at that time. New versions of the Privacy Standards will be posted on the Website and will be available upon request from Central 1. Your continued use of the Website subsequent to any changes to these Privacy Standards will signify your consent to the collection, use, and disclosure of your personal information in accordance with the changed Privacy Standards. Accordingly, when you use the Website, you should check the date of these Privacy Standards and review any changes since the last version.

