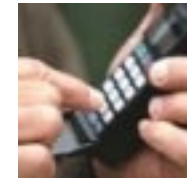


***Economic Partners  
Sudbury East / West Nipissing Inc  
Community Futures Development Corporation***



***Personal Information Protection and Electronic Documents Act  
(PIPEDA)  
2004 PRIVACY PLAN***

# Overview of the Privacy Legislation

# Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation

## PERSONAL INFORMATION AND PRIVACY PLAN

### What is privacy?

- ❖ The Office of the Privacy Commissioner of Canada defines the right to privacy as:  
“The right to control access to one’s person and information about oneself.”

### Why is privacy important?

- ❖ Fundamental right
- ❖ Choices that businesses and individuals make with respect to privacy influence our business environment

### Why is privacy good business?

- ❖ Trust
- ❖ Competitive advantaged
- ❖ Good customer relations

### The *PIPED Act*

- ❖ New legislation implemented by the federal government to protect the privacy of Canadians in the private sector
- ❖ Sets out ground rules for the collection, use and disclosure of personal information in the course of commercial activities

## Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN

### Who is covered?

- ❖ The Act applies to all businesses and organizations as of January 1, 2004 where a “substantially similar” provincial law does not apply
- ❖ “Substantially similar” means that provincial privacy legislation incorporates the 10 principles of the *PIPED Act*; provide for effective oversight and redress mechanism and contain a reasonable purpose test. Only Quebec has legislation that has been deemed substantially similar.

### Personal Information

- ❖ Personal information includes any factual or subjective information, recorded or not, about an identifiable individual. This includes information in any form.
- ❖ Personal information does not include the name, title, business address or telephone number of an employee of an organization.

### Employee vs. customer personal Information

- ❖ The Act will apply to all commercial activities
- ❖ The Act will not extend to employment unless the organization is a federal work, undertaking or business
- ❖ Provincial laws govern the treatment of employee information

### Preparing for the Act

- ❖ Review privacy practices
- ❖ Appoint Chief Privacy Officer
- ❖ Consult the Privacy Commissioner’s office

## Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN

### Role of the Privacy Commissioner of Canada

- ❖ Oversight
- ❖ Investigates complaints under the *Privacy Act* and the *PIPED Act*
- ❖ Negotiates and persuades to find solutions
- ❖ Makes recommendations based on findings
- ❖ Brings privacy issues to the attention of Parliament
- ❖ Public Education
- ❖ Educates Canadians about their privacy rights and promotes respect for privacy

### Conclusion

❖ *PIPED Act* was developed in response to the need for privacy protection in the private sector. The Act will apply to all businesses in Canada as of January 1, 2004 (where there is not a “substantially similar” provincial law in place)

**Bottom line: Good Privacy is Good Business**

# Glossary of Terms

## **Glossary of Terms**

❖ **Commercial Activity**

A commercial activity involves the making and provision of a product or providing a service that is commercial in nature. Under PIPEDA, commercial activities also include the selling, leasing, trading or sharing for some consideration, membership, fundraising or other related lists.

❖ **Confidentiality**

Confidentiality is defined as the obligations of one person to preserve the secrecy of another's personal information.

❖ **Consent**

For the purposes of PIPEDA, consent is voluntary agreement or authorization from a client, or his/her legally authorized representative, to collect, use, retain, disclose, and retain his/her own personal information.

❖ **Disclosure**

Disclosure is the transfer or release of personal information to a third party.

❖ **Express Consent**

For the purposes of PIPEDA, express consent means that verbal or written permission or authorization has been obtained from the client for the collection, use or disclosure of his/her own personal information. Express consent is indisputable.

**Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation  
PERSONAL INFORMATION AND PRIVACY PLAN**

❖ Implied Consent

For the purposes of PIPEDA, implied consent is consent that can be reasonably inferred from the action (or inaction) of a client who has been informed of his/her privacy rights.

❖ Knowledge

Knowledge is achieved when the individual is informed about what information is being collected about them, the purpose of that information collection, and how the information will be used, retained disclosed and retained.

❖ Organization

For the purposes of PIPEDA, an organization includes: associations, partnerships, persons, trade unions, agencies, institutions, and service providers.

❖ Personal Information

Personal information includes any factual or subjective information, recorded or not, about a particular individual that makes that individual identifiable.

❖ Primary Purpose

Primary purpose means the collection, use and disclosure of information for the purpose(s) for which it was collected.

**Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation**  
**PERSONAL INFORMATION AND PRIVACY PLAN**

❖ Privacy

Privacy is the right of individuals to be left alone, and to determine when, how, and to what extent they share information about themselves with others.

❖ Reasonable Person

The concept of “reasonable person” is intended to ensure that personal information is only collected, used or disclosed for purposes that a reasonable person would consider appropriate in the circumstances. The reasonable person test is contextual and objective.

❖ Retention

Retention refers to the process of conserving data or information in a secure or intact manner, usually for a defined period of time, after which it may be destroyed.

❖ Review

A review is defined as a series of activities whose primary purpose is to provide a retrospective assessment or analysis to assist in making judgments, about the appropriateness, safety, quality, effectiveness, and efficiency of providing programs and services.

❖ Secondary Purpose

Secondary purpose refers to the use of information for a purpose other than that for which it was originally collected.

**Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation  
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❖ Security

Security refers to the procedures and systems used to restrict access, and to protect and maintain the integrity of information.

❖ Third Party

Third party refers to any individual or organization that is not the client, the original collector/provider of information, or the organization where a client is directly seeking services.

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# **2004 PRIVACY PLAN**

Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation  
PERSONAL INFORMATION AND PRIVACY PLAN

***Economic Partners Sudbury East / West Nipissing CFDC Privacy Plan informs you of our commitment to you and policy on privacy. It tells you the ways we ensure that your privacy and the confidentiality of your information are protected.***

***Board of Directors and personnel***

**Privacy Plan Table of Contents**

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# **Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN**

## **Economic Partners CFDC commitment to privacy**

Protecting your privacy and the confidentiality of your personal information has always been fundamental to the way we do business within Economic Partners Sudbury East / West Nipissing CFDC.

We strive to provide you with the best customer service. To us, that includes treating you fairly and with respect.

This Privacy plan informs you of our policy on privacy, and tells you about the ways we ensure that your privacy and the confidentiality of your information are protected.

## **Our privacy plan**

Our privacy policy applies to personal customers, including individuals carrying on business alone or in partnership with other individuals. It consists of five key principles:

### **1. Collecting and using information**

Either before or when we collect information about you, we will explain how we intend to use it. We will limit the information we collect to what we need for those purposes, and we will use it only for those purposes. We will obtain your consent if we wish to use your information for any other purpose and before collecting information from third parties such as credit bureaus.

# **Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN**

## **2. Releasing information**

We may provide your information to other persons:

- where we have your consent
- where the other parties are our suppliers or agents who assist us in serving you
- where we are required or permitted to do so by law
- where transfers of a business are involved

## **3. Protecting information**

We will protect your information with appropriate safeguards and security measures. We will retain your information only for the time it is required for the purposes we explain.

## **4. Providing information access and accuracy**

We will give you access to the information we retain about you. We will make every reasonable effort to keep your information accurate and up-to-date.

## **5. Respecting and responding to your privacy concerns**

In this Privacy Plan, we will explain your options for refusing or withdrawing consent to the collection, use and release of your information, and we will record and respect your choices. We will investigate and respond to your concerns about any aspect of our handling of your information.

In this Privacy Plan, we will explain how we fulfill each of these important principles.

## Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN

### Why we ask for your information

*We ask you for information to establish and serve you as our customer.*

We obtain most of our information about you directly from you. The information we ask for depends on which product or service you want. For every programs or service, we need your name, address and some identification. Here is why we need some of the other information we ask you to provide.

- **Birth date**

This helps us identify you and ensure that no one is trying to impersonate you. We may also use it to determine your eligibility for programs and services that may be of benefit to a particular age group.

- **Social Insurance Number (SIN)**

Your SIN is required for loan inquiries, in order to comply with the Canada Customs and Revenue Agency's requirements. Providing your SIN for credit products is optional. If you provide your SIN, we also use it to keep your information separate from that of other customers with a similar name, including information we obtain with your consent through the credit approval process.

- **Financial information**

This is used to assess your eligibility for any credit product, for example, line of credit or other loan.

## Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN

- **Health information**

This may be required for some insurance purposes to ensure you are eligible for coverage (i.e: loan application).

*We only collect the information we need and only use it for the purposes explained to you.*

When you apply for a new program or service, we will indicate in the application or agreement how we intend to use your information. If we wish in the future to use it for another purpose, we will ask you for your consent at that time. We will only ask for the information we need for that particular program or service. We will indicate clearly which information would help us to serve you but is optional for you to provide.

### **Serving you better**

*With your consent, we may share your information within Economic Partners Sudbury East / West Nipissing CFDC. This will help us serve you better and determine whether any programs or services of Economic Partners Sudbury East / West Nipissing CFDC are suitable for you so that we can offer them to you. In example; grants (provincial and federal), subsidies or angel financiers.*

We want to serve you better and meet your customer service expectations. Agreeing to let us share your information within Economic Partners Sudbury East / West Nipissing CFDC helps us to meet this goal.

It lets us instantly recognize your total relationship with Economic Partners Sudbury East / West Nipissing CFDC, no matter when or where you contact us or which one of us you contact.

## **Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN**

It also means that changes to your information, such as updated addresses or telephone numbers, can be made once and be effective for all your programs or services with Economic Partners Sudbury East / West Nipissing CFDC.

Sharing your information also helps us determine your financial needs because it allows us to review what Economic Partners Sudbury East / West Nipissing CFDC programs you have and how you use them. We may then offer you other Economic Partners Sudbury East / West Nipissing CFDC programs and services - including special programs - that we believe will be of interest to you.

*Please note that health information that may have been provided in connection with an insurance product is never shared.*

This consent is optional and you can decide to withdraw it at any time.

### **Why we ask others for information about you**

*With your consent, we may obtain information about you from third parties, including through a credit check.*

Obtaining additional information about you from parties outside Economic Partners Sudbury East / West Nipissing CFDC helps us assess your eligibility for our programs.

For credit products, for example, we need to know your creditworthiness. For this reason, we may contact other lenders or credit bureaus to give us information on your credit history. We may also contact other personal references to verify information that you have given us. We will not do this without your consent, but please remember that if you do not give your consent we may not be able to extend credit services to you.

## Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN

### **When we release your information**

*We are not in the business of selling customer lists or information to others. However, we may release your information to parties outside Economic Partners Sudbury East / West Nipissing CFDC in certain circumstances, which include but not limited to: Credit Bureaus, Government of Canada (Industry Canada/FedNor, Human resources and Skills Development.*

- **With your consent**

We will disclose your credit history with us to other lenders or credit bureaus in order to support the credit approval process. We release only the information required to identify you, as well as facts from our credit records about your repayment history.

- **For servicing purposes**

We give a limited amount of information, only as necessary, without your consent, to our suppliers and agents; for example, consultants, legal advisers, who provide goods and services to you through us.

- **When required or permitted by law**

We must give information in response to a valid demand, search warrant or other legally valid enquiry or order. We may disclose information to help us collect a debt owed to us by you. We may also disclose information to an investigative body in the case of a breach of agreement or contravention of law - this helps prevent fraud, or other criminal activity.

## Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN

### How we protect your information

*We will protect your information with appropriate safeguards and security measures.*

We have thorough security standards to protect our systems and your information against unauthorized access and use.

All our suppliers and agents, as part of their contracts with Economic Partners Sudbury East / West Nipissing CFDC are bound to maintain your confidentiality and may not use the information for any unauthorized purpose.

When we provide information in response to a legal enquiry or order, we ensure that the order is valid and we disclose only the information that is legally required.

All employees of Economic Partners Sudbury East / West Nipissing CFDC are familiar with the procedures that must be taken to safeguard customer information. And to us, protecting the confidentiality of your information is more than a procedure - it's part of our jobs. *We may audit our procedures and security measures regularly to ensure that they are being properly administered and that they remain effective and appropriate.*

*We retain your information only as long as it is required for the reasons it was collected.*

The length of time we retain information varies depending on the product or service and the nature of the information. This period may extend beyond the end of your relationship with us but only for so long as it is legally necessary for us to have sufficient information to respond to any issue that may arise at a later date. When your information is no longer needed for the purposes explained to you, we have procedures to destroy, delete, erase or convert it to an anonymous form.

**Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation  
PERSONAL INFORMATION AND PRIVACY PLAN**

**Your right to access your information**

*We will give you access to the information we have about you.*

If you require other information, simply contact or forward a written request to our office where your file or information is held. We will ask you for specific details such as name or business name. We will respond to your request within 30 days.

Please note that we may not be able to provide information about you from our records which contains references to other persons which is subject to legal privilege, contains confidential information proprietary to Economic Partners Sudbury East / West Nipissing CFDC, relates to an investigation of a breach of agreement or contravention of laws, or cannot be disclosed for other legal reasons.

Also, we do not maintain disclosure records for regular reports to Industry Canada / FedNor, but regular updating of credit information to credit bureaus, or account balance deficiencies through the return of NSF items from the Investment fund are monitored.

If you have any questions regarding decisions made about you, we will tell you the reasons for those decisions. Where relevant, we will provide you with the name and address of the credit bureau from which a report was obtained.

**Keeping your information accurate**

*We will make every reasonable effort to keep your information accurate and up-to-date.*

Having accurate information about you enables us to give you the best possible service.

## **Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN**

Allowing us to share your information within Economic Partners Sudbury East / West Nipissing CFDC means updates to your information can be made once and be effective for all the programs and services you have with Economic Partners Sudbury East / West Nipissing CFDC.

You can help by keeping us informed of any changes, such as if you move or change telephone numbers. If you find any errors in our information about you, let us know and we will make the corrections immediately, and make sure they are conveyed to anyone we may have misinformed. For information that remains in dispute, we will note your opinion in the file.

### **Respecting your preference**

*We will explain your options of refusing or withdrawing consent to the collection, use or release of your information, and we will record and respect your choices.*

If you don't want us to share information within Economic Partners Sudbury East / West Nipissing CFDC or contact you with program information, you can tell us so at any time. You can choose, for instance, not to receive centralized direct mail or telephone marketing, or to receive information only for certain programs or services. Our staff will guide you through the numerous choices.

You can change your options at any time. You may refuse consent for us to do a credit check, but we may not be able to extend certain services to you; such as; loans, credit lines or any other service from the Investment fund or corporation. Once you have a credit product, you may not withdraw your consent to share your credit experience with other lenders and credit bureaus, as this is necessary to support the credit approval process.

## Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN

### Addressing your concerns

*If you have any questions, concerns or problems about privacy, confidentiality or how a request for information was handled, you can take the following actions. If you choose to mail, fax or email us, please include your full name, address and telephone number.*

#### STEP 1

#### Contact us in one of the following ways:

- Speak to Chief Privacy Officer:
- **Telephone:** 705-753-5450 any time
- **Mail:** Customer Feedback: Attention Chief Privacy Officer  
Economic Partners Sudbury East West Nipissing Inc  
30 Front Street, Sturgeon Falls, Ontario P2B 3L4
- **Fax:** 705-753-3456
- **Email:** [info@economicpartners.com](mailto:info@economicpartners.com)

We'll work hard to provide an acceptable solution but if you are not satisfied, the General Manager will become involved in the resolution of your problem or concern.

*You may also contact The Office of the Privacy Commissioner of Canada at 112 Kent Street, Ottawa, Ontario K1A 1H3, or call toll-free at 1-800-282-1376.*

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# Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN

## Our online privacy policy

- ❖ Visiting our website
- ❖ Using our Internet services
- ❖ Cookies
- ❖ Email comments, questions and responses
- ❖ Responding to surveys

Protecting your privacy and the confidentiality of your personal information has always been fundamental to the way we do business with you within Economic Partners Sudbury East / West Nipissing CFDC, whether over the Internet, on the telephone or at our offices.

We developed our Privacy Plan to inform you of our policy on privacy and tell you about the ways we ensure that your privacy and the confidentiality of your information are protected.

Many of you have questions about how we are handling the information we obtain from you when you visit our websites. This online privacy policy will answer your questions about the information we collect when you visit Economic Partners Sudbury East / West Nipissing CFDC, and how we use it.

## Visiting our WEB site

When you go directly to the information portion of our website and move from page to page, read pages or download content onto your computer, we learn which pages are visited, what content is downloaded, and the address of websites that you visited immediately before coming to our website. However, none of this is associated with you as an individual. It is measured only in aggregate.

## **Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN**

We use this information to find out how many people visit our website and which sections of the site are visited most frequently. This helps us to know what type of information is most useful to you so that we can improve our website and make it easier for you to access information. We record the statistical information on the numbers of visitors to our website, but no information about you in particular will be kept or used. All this is done through our Webmaster who only upon request by the Chief Privacy Officer may divulge the information requested.

### **Cookies**

A cookie is a small file containing certain pieces of information that a website creates when you visit the site. It can track how and when you use a site, which site you visited immediately before, and it can store that information about you.

There are two common types of cookies, "session cookies" and "persistent cookies". Session cookies store information only for the length of time that you are connected to a website - they are not written onto your hard drive. Once you leave the website, the originator of the cookie no longer has the information that was contained on it.

The information stored in "persistent cookies" is written onto your hard drive and remains there until the expiry date of the cookie. Economic Partners Sudbury East / West Nipissing CFDC uses persistent cookies to store non-sensitive information that you are aware of and have agreed to.

Currently, most browsers do not distinguish between session cookies and persistent cookies. For web services to operate, your browser must be set to accept cookies. If you are concerned about having your browser enabled to accept cookies while you are surfing other websites, we recommend that you enable your browser to notify you when it is receiving a cookie. This gives you the ability of accepting or rejecting any cookie presented by the web server you are visiting.

**Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation  
PERSONAL INFORMATION AND PRIVACY PLAN**

**Email comments, questions or responses**

When you send us an email or when you ask us to respond to you by email, we learn your exact email address and any information you have included in the email.

We use your email address to acknowledge your comments and/or reply to your questions, and we will store your communication and our reply in case we correspond further. We will not sell your email address to anyone outside Economic Partners Sudbury East / West Nipissing CFDC. We may use your email address to send you information about offers on programs and services that we believe may be of interest to you. If you don't want us to contact you by email with offers on programs and services, you may tell us so at any time.

If you have asked us to put you on an email mailing list to provide you with certain information on a regular basis, or if we send you information about our programs and services by email, you may ask us to remove you from the list at any time (using the unsubscribe instructions provided with each email and on the site where you signed up).

Remember that email sent over the Internet is generally unencrypted. If Economic Partners Sudbury East / West Nipissing CFDC requests that you transmit confidential information to us over the Internet when filling out an application online, we ensure that such transmission is encrypted. We recommend that you use caution when forwarding free-format email messages to us and that you do not include confidential information in those messages.

# Economic Partners Sudbury East/ West Nipissing Community Futures Development Corporation PERSONAL INFORMATION AND PRIVACY PLAN

## Responding to surveys

When you submit your response to a survey question on our website, we learn your answer or any opinions or information that you volunteer.

We will use your survey results, and we may publish those results in aggregate on our website. We may use your response to improve our website or other programs or services of Economic Partners Sudbury East / West Nipissing CFDC. Based on your response, we may forward information about our offers on programs and services that we believe may be of interest to you.

Example of on-line request of consent

### Your privacy ...

In compliance with privacy legislation, we need to have a record of your consent before collecting, using or disclosing your personal information. We require your consent for the purposes of evaluating your service needs and confirming the information you provide. Please note that in the normal course of our business, we may share your personal information with our representatives of the Government of Canada, lawyers, other financial institutions, credit agencies and other organizations.

Rest assured that your personal information will remain confidential.

Do we have your consent?

Yes  No