

# Privacy Policy

Kim Christiansen, who is carrying on business as Kim Christiansen Coaching (“KCC,” “we,” or “us”) respects your privacy and is committed to protecting it through this Privacy Policy.

This Privacy Policy governs your access to and use of the Financial Wellness Coach.ca website and the POWER Productivity Membership site (hereinafter collectively referred to as “Website”), owned by KCC, including any content, functionality and services offered on or through the “Website”, whether as a guest or a registered user.

When accessing the Website, KCC will learn certain information about you, both automatically and through voluntary actions you may take, during your visit. This policy applies to information we collect on the Website and in email, text, or other electronic messages between you and the Website.

Please read the Privacy Policy carefully before you start to use the Website. **By using the Website or by clicking to accept or agree to the Terms of Use when this option is made available to you, you accept and agree to be bound and abide by the Privacy Policy.** If you do not want to agree to the Privacy Policy, you must not access or use the Website.

Each User’s Participation is also governed by the “Terms and Conditions of Use”, which is entered into and agreed to by each User prior to using the Website and the Mobile App. Unless we define a term in this Privacy Policy, all capitalized terms used in the Privacy Policy have the same meaning set forth in our Terms and Conditions of Use. This Privacy Policy also applies to User’s use of interactive features or downloads that: (i) KCC owns or controls, (ii) are available through the Website or the Mobile App; or (iii) interact with the Website (including through social media) and/or the Mobile App.

## International Users

KCC is operated in Canada and has servers in foreign jurisdictions. Please be aware that information KCC collects, including Personal Information, will be transferred to, and processed, stored and used in those countries where its servers are located, including, but not limited to, Canada and the United States of America. The data protection laws in Canada may differ from those of the country in which User is located, and User’s Personal Information may be subject to access requests, from governments, courts, or law enforcement in such jurisdictions according to the laws of the relevant jurisdiction. The relevant jurisdiction’s law may not provide the degree of protection for Personal Information that is available in other countries. KCC takes commercially reasonable steps to ensure that User’s data is treated securely, including entering into appropriate data transfer agreements. By using the Service or providing KCC with any information, User consents to the transfer to, and processing, usage, sharing and storage of User’s

information, including Personal Information, in such countries as set forth in this Privacy Policy. If User does not consent to such transfer, User may not use the Service. If you choose to access and use the Website, Mobile App and/or Service you acknowledge that you are doing so on your own initiative, at your own risk, and are responsible for compliance with applicable laws.

## Information We Collect About You

When you access the Website, KCC will learn certain information about you during your visit.

*Information You Provide To Us.* The Website provides various places for users to provide information. We collect information that users provide by filling out forms on the Website, communicating with us via contact forms, responding to surveys, search queries on our search feature, providing comments or other feedback, and providing information when ordering a product or service via the Website.

We use information you provide to us to deliver the requested product and/or service, to improve our overall performance, and to provide you with offers, promotions, and information.

*Information We Collect Through Automatic Data Collection Technology.* As you navigate through our Website, we may use automatic data collection technologies including Google Analytics to collect certain information about your equipment, browsing actions, and patterns. This will generally include information about your location, your traffic pattern through our website, and any communications between your computer and our Website. Among other things, we will collect data about the type of computer you use, your Internet connection, your IP address, your operating system, and your browser type.

The information we collect automatically is used for statistical data and will not include personal information. We use this data to improve our Website and our service offerings. To the extent that you voluntarily provide personal information to us, our systems will associate the automatically collected information with your personal information.

## Use of Cookies & Pixels

Similar to other commercial websites, our website utilizes a standard technology called “cookies” and server logs to collect information about how our site is used. Information gathered through cookies and server logs may include the date and time of visits, the pages viewed, time spent at our site, and the websites visited just before and just after our own, as well as your IP address.

A cookie is a very small text document, which often includes an anonymous unique identifier. When you visit a website, that site’s computer asks your computer for permission to store this file in a part of your hard drive specifically designated for cookies.

Each website can send its own cookie to your browser if your browser's preferences allow it, but (to protect your privacy) your browser only permits a website to access the cookies it has already sent to you, not the cookies sent to you by other sites.

KCC reserves the right to use technological equivalents of cookies, including social media pixels. These pixels allow social media sites to track visitors to outside websites so as to tailor advertising messages users see while visiting that social media website. KCC reserves the right to use these pixels in compliance with the policies of the various social media sites.

### Third Party Use of Cookies

Some content or applications, including advertisements, on the Website are served by third-parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly.

### Email Information

If you choose to correspond with us through email, we may retain the content of your email messages together with your email address and our responses. We provide the same protections for these electronic communications that we employ in the maintenance of information received online, mail, and telephone. This also applies when you register for our website, sign up through any of our forms using your email address or make a purchase on this site. For further information see the email policies below.

### Email Policies

We are committed to keeping your e-mail address confidential. We do not sell, rent, or lease our subscription lists to third parties, and will not disclose your email address to any third parties except as allowed in the section titled Disclosure of Your Information.

We will maintain the information you send via e-mail in accordance with applicable federal law.

In compliance with Canada's Anti-Spam Legislation, all e-mails sent from KCC will clearly state who the e-mail is from and provide clear information on how to contact the sender.

In addition, all e-mail messages will also contain concise information on how to remove yourself from our mailing list so that you receive no further e-mail communication from us.

Our emails provide users the opportunity to opt-out of receiving communications from us and our partners by reading the unsubscribe instructions located at the bottom of any e-mail they receive from us at any time.

## How & Why We Collect Information

KCC collects your information in order to record and support your participation in the activities you select. If you register to download a book or resources, sign up for our newsletter, and/or purchase a product from us, we collect your information. We use this information to track your preferences and to keep you informed about the products and services you have selected to receive and any related products and/or services. As a visitor to this Website, you can engage in most activities without providing any personal information. It is only when you seek to download resources and/or register for services that you are required to provide information.

If you opt to receive any free resources, participate in any free training programs, register for a webinar, register for a live event, register for a seminar, or purchase any products sold by KCC on this Website, we will only enroll you to receive our free email newsletter if you affirmatively consent to it. If you consent to receive the newsletter, you can unsubscribe anytime. We include an “unsubscribe” link at the bottom of every email we send. If you ever have trouble unsubscribing, you can send an email to [Kim@FinancialWellnessCoach.ca](mailto:Kim@FinancialWellnessCoach.ca) requesting to unsubscribe from future emails.

## Use of Public Forum

For full terms and conditions regarding User Content that member submits to the Service, please review KCC’s Terms and Conditions of Use.

## How Do We Use the Information That You Provide to Us?

We use personal information for purposes of presenting our Website and its contents to you, providing you with information, providing you with offers for products and services, providing you with information about your subscriptions and products, carrying out any contract between you and KCC, administering our business activities, providing customer service, and making available other items and services to our customers and prospective customers.

From time-to-time, we may use the information you provide to us to make you offers to purchase products and services provided by third parties in exchange for a commission to be paid to us by such third parties. Should you opt to take part in such promotions, the third parties will receive your information.

From time-to-time, we may use the information you provide to us to display advertisements to you that are tailored to your personal characteristics, interests, and activities.

## Disclosure of Your Information

As a general rule, we do not sell, rent, lease or otherwise transfer any information collected whether automatically or through your voluntary action.

We may disclose your personal information to our subsidiaries, affiliates, and service providers for the purpose of providing our services to you.

We may disclose your personal information to a third party, including a lawyer or collection agency, when necessary to enforce our terms of service or any other agreement between you and KCC.

We may provide your information to any successor in interest in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of KCC's assets and/or business.

We may disclose information when legally compelled to do so, in other words, when we, in good faith, believe that the law requires it or for the protection of our legal rights or when compelled by a court or other governmental entity to do so.

## Security

We employ commercially reasonable methods to ensure the security of the information you provide to us and the information we collect automatically. This includes using standard security protocols and working only with reputable third-party vendors.

Email is not recognized as a secure medium of communication. For this reason, we request that you do not send private information to us by email. However, doing so is allowed, but at your own risk. Some of the information you may enter on our website may be transmitted securely via a secure medium known as Secure Sockets Layer, or SSL. Credit Card information and other sensitive information is never transmitted via email.

KCC may use software programs to create summary statistics, which are used for such purposes as assessing the number of visitors to the different sections of our site, what information is of most and least interest, determining technical design specifications, and identifying system performance or problem areas.

For site security purposes and to ensure that this service remains available to all users, KCC uses software programs to monitor network traffic to identify unauthorized attempts to upload or change information, or otherwise cause damage.

## Policy Changes

It is our policy to post any changes we make to our privacy policy on this page. If we make material changes to how we treat our users' personal information, we will notify you by email to the email address specified in your account and/or through a notice on the Website home page. The date the privacy policy was last revised is identified at the bottom of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Website and this privacy policy to check for any changes.

## Links To Third Party Websites And Services

The Website may contain links to other Websites ("**Linked Websites**"). The Linked Websites are not under the control of KCC and KCC is not responsible for the contents of any Linked Website, including without limitation any link contained in a Linked Website, or any changes or updates to a Linked Website. KCC is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by KCC of the Website or any association with its operators.

Certain services made available via the Website are delivered by third-party Websites and organizations. By using any product, service, or functionality originating from the Website, you hereby acknowledge and consent that KCC may share such information and data with any third party with whom KCC has a contractual relationship to provide the requested product, service or functionality on behalf of the Website's users and customers.

## Visitors' Rights

As a user of the Website, you are entitled to certain information and have certain rights with respect to your personal data that we have collected. Those rights include:

We will retain the any information you choose to provide to us until the earlier of: (a) you asking us to delete the information, (b) our decision to cease using our existing data providers, or (c) KCC decides that the value in retaining the data is outweighed by the costs of retaining it.

You have the right to request access to your data that KCC stores and the rights to either rectify or erase your personal data. You have the right to seek restrictions on the processing of your data. You have the right to object to the processing of your data and the right to the portability of your data.

To the extent that you provided consent to KCC's processing of your personal data, you have the right to withdraw that consent at any time, without affecting the lawfulness of processing based upon consent that occurred prior to your withdrawal of consent.

You have the right to lodge a complaint with a supervisory authority that has jurisdiction over issues related to personal data protection.

## Accuracy of Personal Information

To the extent that you do provide us with personal information, we wish to maintain accurate personal information. If you would like to delete or correct any other of your personal information that we may be storing, you may submit a request to us by sending an email to [Kim@FinancialWellnessCoach.ca](mailto:Kim@FinancialWellnessCoach.ca). Your email should include adequate details of your request.

## Contact Us

KCC welcomes your questions or comments regarding the Privacy Policy:

Kim Christiansen Coaching

Email Address: [Kim@FinancialWellnessCoach.ca](mailto:Kim@FinancialWellnessCoach.ca)

Effective as of November 25<sup>th</sup>, 2019