

**CARTERS PROFESSIONAL CORPORATION
PRIVACY POLICY**

YOUR USE OF THIS WEBSITE SIGNIFIES YOUR AGREEMENT WITH THE TERMS OF THIS PRIVACY POLICY. IF YOU DO NOT AGREE WITH THIS PRIVACY POLICY, PLEASE DO NOT USE THIS WEBSITE OR SUBMIT PERSONAL INFORMATION TO US.

**SECTION I
INTRODUCTION**

1.01 Our Commitment

Carters Professional Corporation is committed to protecting the privacy of our clients, subscribers to our newsletters and publications, registrants for our conferences or webinars, and visitors to this website (the "Website") in accordance with applicable privacy legislation, including the *Personal Information Protection and Electronic Documents Act*, SC 2000, c 5 ("PIPEDA"), as well as our professional obligations. If you do not agree with any terms of this Privacy Policy, please do not use this Website or submit any Personal Information to us, our service providers or agents.

1.02 What is Personal Information?

Personal Information is information about an identifiable individual, including any information about you or that can be used to identify you. For the purposes of this Privacy Policy, Personal Information means any information provided to or collected by Carters Professional Corporation, our service providers or agents about an identifiable individual and applies regardless of how the information is collected, whether by email, facsimile, hard copy, verbally or any other means.

However, Personal Information does not generally include business contact information, including your name or the name of your business or organization, job title or position, mail and e-mail addresses, business telephone or facsimile numbers.

1.03 Scope of this Privacy Policy

This Privacy Policy applies to any Personal Information provided to or collected by Carters Professional Corporation through this Website, by email, facsimile, postal mail, hand delivered, verbally or any other means.

1.04 Purpose of this Privacy Policy

The purpose of this Privacy Policy is to give you information about what Personal Information Carters Professional Corporation collects from you, why we collect it and how we use it, as well as what happens if you choose not to disclose certain Personal Information to us. This Privacy Policy is based on the principles outlined in the Canadian Standards Association's Model Code for the Protection of Personal Information, set out in Schedule 1 of PIPEDA. We will only collect, use and disclose your personal information in accordance with this Privacy Policy.

Please read this document carefully.

SECTION II **WHAT PERSONAL INFORMATION WE COLLECT**

Carters Professional Corporation, our service providers and agents may collect Personal Information in the course of our normal operations and providing our services.

We may collect different types of Personal Information in the course of our normal operations, including:

- Personal Information that you provide to us or that is provided to us on your behalf when receiving legal services from us
- Contact information such as your name, address, title, personal email address, personal mailing address and personal telephone number
- Billing and financial information, such as your bank account or credit card information
- Background information or identification data such as your date of birth, copies of your driver's license or passport or copies of utility bills
- Information regarding your organization, including information regarding directors, officers, members or employees
- Website usage and other technical information that is automatically sent to us by your web browser or collected through cookies and other similar technology when you visit our Website
- Your education or employment history, grades and other professional or employment related information that you may provide when applying for a position at Carters Professional Corporation
- Personal Information that you may provide when registering for one of our conferences or webinars or when subscribing for one of our publications such as contact information and dietary or access requirements
- Photographs, videos or other images that you may provide
- Any other Personal Information that you may provide.

SECTION III **HOW WE COLLECT PERSONAL INFORMATION**

Carters Professional Corporation, our service providers or agents may collect information in different ways, including:

- Direct interactions – you may voluntarily provide us with Personal Information when:
 - You access our Website or through social media

- You communicate with us face to face or via video conference, email, fax, telephone or mail
 - You subscribe to our newsletters and publications
 - You register for one of our conferences or webinars
 - You apply for employment or an articling position
 - We provide you with legal services
 - You fill out forms or sign documents
 - You pay your account with us;
- Automated interactions – when you use our Website we may automatically collect technical data about your equipment and browsing history using cookies and similar technologies.
 - From third party sources – when we collect information as part of our client acceptance procedures, or when we receive information about you from third parties such as regulatory bodies, government agencies, recruitment agencies, credit reporting agencies, information or service providers, publicly available records or other professionals or lawyers in connection with the delivery of services to you.

SECTION IV **OUR GUIDING PRINCIPLES**

4.01 Accountability:

Carters Professional Corporation is responsible for Personal Information under our control. We have designated a Privacy Officer to be accountable for our compliance with these principles and to oversee questions relating to privacy and this Privacy Policy. If you have any questions about this Privacy Policy, including how to exercise your legal rights, or if you would like specific information about how we manage Personal Information, please contact the Privacy Officer at:

Terrance S. Carter
211 Broadway, PO Box 440
Orangeville, Ontario, Canada
L9W 1K4
Tel: (519) 942-0001
Fax: (519) 942-0300
Toll Free: 1-877-942-0001
admin@carters.ca

4.02 Identifying Purposes:

Carters Professional Corporation identifies the purposes for which Personal Information is collected at or before the time the information is collected.

We use the Personal Information we collect to manage our operations and for various purposes associated with the services we provide. We collect, use, and disclose Personal Information only for purposes that a reasonable person would consider appropriate in the circumstances.

In accordance with our professional obligations, the main purposes for which we generally use Personal Information are:

- To provide our legal and other services
- To conduct and administer our business
- To perform or carry out the terms of any contract between us
- To organize, promote and provide conferences, webinars and other educational events
- To record whether you have subscribed or unsubscribed from any of our mailing lists or publications
- To process your requests when you register for a conference or subscribe for one of our publications
- To respond to your inquiries
- To provide, administer and protect our Website including troubleshooting, data analysis, maintenance and network security
- To deliver relevant Website content and to respond to requests for information or inquiries from visitors to the Website
- For marketing and business development purposes, in order to promote our services and to send out legal updates and invitations to conferences and webinars (with consent under Canada's Anti-Spam Law)
- To monitor the quality of our work and to better understand our clients' needs so that we can improve our services
- To make appropriate recruitment and hiring decisions
- To establish and maintain records of Personal Information as required to establish, manage or terminate our relationships with associates, students and employees

- To disclose or share your Personal Information when required to comply with legal or regulatory requirements
- To perform client due diligence, identification verification, screening and relevant background checks as may be required or advisable and to identify conflicts of interests
- To prevent and detect fraud and other crimes such as terrorism financing or money laundering
- To protect our rights, property or safety or that of our partners, associates, employees, clients or any other person
- For billing and collection purposes, where necessary, to enforce such recovery through the engagement of debt collection agencies or taking other legal action (including the commencement and carrying out of legal and court proceedings)
- For other purposes that we tell you about and for which you give us your consent
- To fulfill other purposes permitted or required by law.

Carters Professional Corporation does not collect more Personal Information than we need to achieve these purposes.

4.03 Consent:

Carters Professional Corporation only collects, uses and discloses Personal Information with your knowledge and consent, unless authorized or required by law to do so without consent. Your consent may be expressed orally, electronically or in writing or it may be implied.

By providing Personal Information to us, whether through the Website, by email, in person or by any other means, you signify your consent to our collection, use and disclosure of your Personal Information in accordance with the terms of this Privacy Policy and as otherwise permitted or required by law. If you do not agree with any terms of this Privacy Policy, please do not use the Website or submit any personal information to us.

You have the right at any time to withdraw or cancel your consent to the collection, use or disclosure of your Personal Information by contacting Carters Professional Corporation's Privacy Officer.

Withdrawals of consent only take effect from the date of cancellation and cannot be retroactive. We will let you know if your withdrawal could have any consequences, such as Carters Professional Corporation being unable to provide you with services.

4.04 Limiting Collection:

Carters Professional Corporation will only collect Personal Information for the purposes identified in this Privacy Policy. If we want to collect information for a different purpose, we will tell you what that purpose is in writing and obtain your consent.

We will not collect, use or disclose more Personal Information than is reasonably necessary to meet the identified purposes. We will limit our collection of Personal Information to that which is necessary for the purposes identified by Carters Professional Corporation. We collect Personal Information only by fair and lawful means.

4.05 Limiting Use, Disclosure and Retention:

Carters Professional Corporation will only use or disclose Personal Information for the purposes for which it was collected, unless we have your consent to use it for a different purpose or if we are required by law. If we want to use or disclose your Personal Information for a new purpose, we will advise you of this purpose in writing and obtain your consent.

We keep Personal Information only as long as necessary to achieve the purposes for which it was collected although we may retain certain Personal Information indefinitely if we are required to do so by Canada Revenue Agency or by our insurers. If you have made a request to access Personal Information, we will keep that Personal Information for as long as is necessary to allow you to fully seek any remedies (exhaust any recourse) that you may have under federal and provincial legislation across Canada.

We do not disclose or share Personal Information more widely than is necessary to achieve the purposes for which it was collected.

We may share Personal Information with the parties set out below for the following purposes:

- Third-party service providers, such as those who provide us with IT and system administration services, data analytics services, credit card and payment processing services, e-commerce services, and database management services
- Professional advisors, such as auditors, bankers and insurers who provide us with accounting, auditing, banking and insurance services
- Government, regulatory authorities, law enforcement, dispute resolution bodies, courts and similar entities to comply with any legal or regulatory obligation, to detect and prevent crimes or to assert or defend legal rights and interests
- Any persons or entities where we have a legitimate business reason for doing so, such as to manage risk, to process payments to you or to someone on your behalf or to perform or carry out the terms of any contract between us
- To the transferee if we transfer, sell or dispose of all or substantially all of our assets or operations
- To anyone we reasonably believe is your agent
- To other third parties if we have told you about them and you have given us your consent.

We require all third parties to respect the security of your Personal Information and to treat it in accordance with all applicable legal requirements. All third-party service providers are required to enter into contractual agreements with us that prevent them from using your Personal Information for their own purposes and require them to use your Personal Information only for specific purposes in accordance with our instructions and all applicable legal requirements.

4.06 Accuracy:

Carters Professional Corporation has adequate processes and safeguards in place to keep Personal Information as accurate, complete, and up-to-date as is necessary for the purposes for which it is to be used. We will not routinely update Personal Information, unless such a process is necessary to fulfil the purposes for which the Personal Information was collected. To change or modify any Personal Information previously provided to Carters Professional Corporation, contact the Privacy Officer.

4.07 Safeguards:

We will take reasonable steps to keep Personal Information in both paper and electronic format protected against loss, theft, snooping, hacking or people collecting, disclosing, copying, using or changing it without authorization. We use security safeguards appropriate to the sensitivity of the information. Our methods of protection include:

- Physical measures - such as areas of restricted access and locked filing cabinets.
- Organizational measures - such as security policies and procedures, employee training on privacy issues, security clearances and limiting access on a "need-to-know" basis.
- Technological measures - such as passwords, encryption, audits as well as strong data security software and systems to protect the Personal Information in Carters Professional Corporation's custody from hackers and malicious intruders. Our software is routinely updated to maximize protection of Personal Information.

Carters Professional Corporation makes all employees as well as third-party service providers aware of the importance of maintaining the privacy and security of Personal Information. All Carters Professional Corporation employees must sign a confidentiality agreement. We require all third-party service providers to enter into contractual agreements that require them to respect the security of your Personal Information and to treat it in accordance with all applicable legal requirements.

We securely destroy Personal information so that reconstruction is not reasonably possible. This prevents unauthorized parties from gaining access to the Personal Information.

While we are committed to protecting your Personal Information, our security practices and technology measures cannot guarantee absolute security of Personal Information and we cannot ensure or warrant the security of any information you provide to us. You can reduce risk to your own Personal Information by using strong passwords, keeping your passwords confidential and following other Personal Information security best practices.

4.08 Openness:

Carters Professional Corporation will make available to individuals specific information about our policies and practices relating to the management of Personal Information, including by posting this Privacy Policy on our Website. If you have any questions about this Privacy Policy, including how to exercise your legal rights, or if you would like specific information about how we manage Personal Information, please contact the Privacy Officer.

4.09 Individual Access:

If you make a request to the Privacy Officer, we will inform you of the existence, use, and disclosure of your Personal Information and we will give you access to your Personal Information except in certain circumstances, such as if the disclosure of your records would breach solicitor-client privilege. We will respond to your request within the time periods provided for under applicable laws.

4.10 Challenging Compliance:

You can challenge the accuracy and completeness of the Personal Information and have it changed or corrected as appropriate if there is an error or omission by contacting the Privacy Officer. We will respond to your request within the time periods provided for under applicable laws. If we identify a gap in compliance, we will take appropriate steps to remedy the situation, including changing our policies and practices if necessary.

SECTION V **INFORMATION COLLECTED THROUGH TECHNOLOGY AND SOCIAL MEDIA**

When you visit our Website we may automatically collect information about your equipment and browsing history using cookies, server log files and other similar mechanisms. By using our Website, you consent to the use of cookies in accordance with this Privacy Policy.

A cookie is a small text file that is placed on your device when you visit a website and can last either for the duration of your visit (a “session cookie”) or for repeat visits (a “persistent cookie”). We use the word “cookie” in this Privacy Policy to refer to all files that collect information in this manner.

Some of the cookies we use may be necessary for security purposes, to authenticate you and enable you to use our Website. Other cookies may not be essential but may make it easier for you to use the Website (such as by identifying you, remembering your preferences and helping you navigate the Website). Some cookies are used to help us analyse the use and performance of the Website, as well as for advertising or tracking purposes, including allowing our advertising partners to track and analyse your behaviour on our Website and across the internet (e.g. Google Analytics, which tracks website usage and traffic)

We collect the following types of information through cookies:

- your IP address
- your approximate geographic location
- the type of operating system you are using (e.g., Windows or Mac)
- the type of device you are using

- the type of browser you are using
- the domain name from which you reached our Website
- which pages you visit on our Website
- the frequency, date and time of your visits to our Website.

In addition to the identified purposes described in this Privacy Policy, we collect and may share this information with our service providers and agents for the purpose of understanding how visitors use our Website, to improve the functionality and content of the Website and to improve your interaction with the Website by making it easier for you to get back to the pages you have looked at the next time you visit.

You have choices when it comes to cookies. All major browsers allow you to disable cookies. If you do not want information collected through the use of cookies, you can disable cookies by changing the setting of your Internet browser. If you disable cookies, you may be unable to use or access some features on our Website.

Our Website may also provide links to third party websites. Clicking on those links may allow third parties to collect or share information about you. We cannot control these third party websites and we are not responsible for the actions or policies of such third parties. You should check the privacy policies of third parties when visiting their websites or when providing any Personal Information to them.

We may collect Personal Information when you interact with our content on third-party sites or platforms, such as Facebook, Instagram or You Tube. This may include data such as comments or feedback, "likes" or shares, profile data or the fact that you viewed or interacted with our content. If you voluntarily post or submit any information on these platforms, your Personal Information may be automatically included in the posting and may be collected and used by others.

SECTION VI **PROTECTING THE PRIVACY OF CHILDREN AND YOUTH**

We understand that Personal Information relating to children and youth is particularly sensitive, especially the younger they are. Consistent with the position of the Office of the Privacy Commissioner of Canada, we will not knowingly collect Personal Information from children under the age of 18 unless we have the consent of their parents or guardians. We collect the minimum amount of Personal Information of children and youth necessary to achieve our purposes.

If you are a child or youth, you should review this Privacy Policy with your parents or guardians to make sure that you understand and consent to everything in it. IF YOU ARE UNDER THE AGE OF 18, you should not access our Website or provide us with any Personal Information unless your parent or guardian has consented. If we discover that we have collected Personal Information from a child under the AGE OF 18 without parental consent, we will delete that Personal Information.

SECTION VII **COMPLIANCE WITH CANADA'S ANTI-SPAM LEGISLATION**

Carters Professional Corporation complies with the requirements of Canada's Anti-Spam Legislation, as amended from time to time at all times, including when: sending emails or texts from a Carters Professional Corporation account, email address or domain name, obtaining consent from recipients to

send emails or texts, managing and responding to requests to unsubscribe and documenting and retaining records of consent. Carters Professional Corporation does not send commercial electronic messages (“CEMs”) to any person unless it has express or implied consent from the recipient, the CEM includes identification and contact information for the sender and the CEM has an unsubscribe mechanism. To ensure compliance with CASL, Carters Professional Corporation has adopted and implemented policies and procedures regarding CASL requirements and keeps records of consents and requests to unsubscribe. Complaints regarding the sending of CEMs and requests to unsubscribe from CEMs should be directed to the Privacy Officer.

SECTION VIII **JURISDICTION**

Subject to our professional obligations, your Personal Information may be disclosed in response to valid demands or requests from governments, regulators, courts and law enforcement authorities in Canada.

Some or all of the Personal Information we collect may be transferred to third party service providers in the course of our normal operations or activities including, without limitation, being stored on servers in cloud-based environments or transferred through other technological measures to trusted third parties to assist us in serving you. Some of our service providers are located outside of Canada and therefore Personal Information may be stored or processed in jurisdictions outside of Canada. As a result, this information may be subject to access requests from governments, courts, or law enforcement in those jurisdictions according to laws in those jurisdictions.

In addition to the rights listed in this Privacy Policy, other jurisdictions, such as the European Union (“EU”) grant other rights with respect to Personal Information. If you reside in the EU, these rights include the rights to access your Personal Information; to have us erase it; to obtain and reuse it for your own purposes and to restrict its processing. Certain limitations on or exceptions to these rights may apply. If you are an EU resident, we may have to process or store your Personal Information outside of the EU. We use contracts with third party service providers and other mechanisms to protect your Personal Information in accordance with this Privacy Policy and applicable Canadian privacy law.

If you have any questions or concerns about our privacy practices or procedures in relation to other jurisdictions, or to exercise any of your rights under the applicable law of other jurisdictions, please contact the Privacy Officer. We will let you know if there are any limitations or exceptions that apply.

SECTION IX **CHANGES TO PRIVACY POLICY**

We may make changes to this Privacy Policy from time to time, such as in response to developments and changes in privacy law. When we post changes to this Privacy Policy on our Website, we will change the “last updated” date at the top of this Privacy Policy. If possible, we will post notices of significant changes before they take place. Your continued use of this Website after any changes are made signifies your agreement with the terms of the revised Privacy Policy.