

Privacy Policy

PRIVACY POLICY

1.0 Purpose of Essex CFDC/SADC Privacy Policy

Essex CFDC/SADC is a federally supported not-for-profit community organization with a volunteer board of directors and professional staff whose purpose is to develop and diversify local economies. Essex CFDC/SADC supports community economic development and small business growth by developing and implementing strategic community plans, delivering a range of counselling and information services to small business and operating locally controlled investment funds to provide repayable financing to new and existing businesses.

This privacy policy has been developed to comply with Canada's Personal Information Protection and Electronic Documents Act ("PIPEDA"). PIPEDA sets out rules for the collection, use and disclosure of personal information in the course of commercial activity as defined in the Act.

1.1 The Ten Principles of PIPEDA Summarized

The ten Principles of PIPEDA that form the basis of this Privacy Policy are as follows:

1. **Accountability:** organizations are accountable for the personal information they collect, use, retain and disclose in the course of their commercial activities, including, but not limited to, the appointment of a Chief Privacy Officer;
2. **Identifying Purposes:** organizations are to explain the purposes for which the information is being used at the time of collection and can only be used for those purposes;
3. **Consent:** organizations must obtain an Individual's express or implied consent when they collect, use, or disclose the individual's personal information;
4. **Limiting Collection:** the collection of personal information must be limited to only the amount and type that is reasonably necessary for the identified purposes;
5. **Limiting Use, Disclosure and Retention:** personal information must be used for only the identified purposes, and must not be disclosed to third parties unless the Individual consents to the alternative use or disclosure;
6. **Accuracy:** organizations are required to keep personal information in active files accurate and upto-date;
7. **Safeguards:** organizations are to use physical, organizational, and technological safeguards to protect personal information from unauthorized access or disclosure.
8. **Openness:** organizations must inform their clients and train their employees about their privacy policies and procedures;
9. **Individual Access:** an individual has a right to access personal information held by an organization and to challenge its accuracy if need be; and
10. **Provide Recourse:** organizations are to inform clients and employees of how to bring a request for access, or complaint, to the Chief Privacy Officer, and respond promptly to a request or complaint by the individual.

This Privacy Policy applies to Essex CFDC/SADC's Board of Directors, members, employees and contracted employees. As well, Essex CFDC/SADC ensures that all third party service providers sign confidentiality agreements prior to any transfer of an individuals personal information in the course of providing the business loans, business development advice, and other related information and/or services.

1.2 Definitions

"Personal information" means any information about an identifiable individual. It includes, without limitation, information relating to identity, nationality, age, gender, address, telephone number, e-mail address, Social Insurance Number, date of birth, marital status, education, employment health history, assets, liabilities, payment records, credit records, loan records, income and information relating to financial transactions as well as certain personal opinions or views of an Individual.

"Business information" means business name, business address, business telephone number, name(s) of owner(s), officer(s) and director(s), job titles, business registration numbers (GST, RST, source deductions), financial status. Although business information is not subject to PIPEDA, confidentiality of business information will be treated with the same security measures by Essex CFDC/SADC staff, members and Board members, as is required for individual personal information under PIPEDA.

"Client" means the business that is applying for or has been approved for a loan, (including sole proprietorships and individuals carrying on business in a partnership);

"Individual" means the client's owner(s) or shareholders, co-signors, and/or any guarantor associated with a client.

"Member" means a person who volunteers on a Essex CFDC/SADC committee, but who is not a current or active board member, or chair of the committee.

"Application" means the application form or related forms completed by the individual(s) to request financing for the client through the Investment Fund of Essex CFDC/SADC.

"Data base" means the list of names, addresses and telephone numbers of clients and individuals held by Essex CFDC/SADC in the forms of, but not limited to, computer files, paper files, and files on computer hard-drives.

"File" means the information collected in the course of processing an application, as well as information collected/updated to maintain /service the account.

"Express consent" means the individual signs the application, or other forms containing personal information, authorizing Essex CFDC/SADC to collect, use, and disclose the individual's personal information for the purposes set out in the application and/or forms.

"Implied Consent" means the organization may assume that the individual consents to the information being used, retained and disclosed for the original purposes, unless notified by the individual.

"Third Party" means a person or company that provides services to Essex CFDC/SADC in support of the programs, benefits, and other services offered by Essex CFDC/SADC, such as other lenders, credit bureaus, persons with whom the individual or client does business, but does not include any Government office or department to whom Essex CFDC/SADC reports in the delivery of such programs, benefits or services.

2.0 Purposes of Collecting Personal Information

Personal information is collected in order to assess the eligibility of the individual completing an application for financial assistance, as well as to report to Industry Canada. The individual is the main source of information but Essex CFDC/SADC will also ask to obtain information directly from a third source where the individual does not have the required information.

Only that information which is required to make a determination of an individual's eligibility will be collected. Although the individual's Social Insurance Number may be requested in the application for confirming identification of the individual to the credit-reporting agency, provision of this personal information is optional. The individual may provide alternative forms of identification, such as date of birth and driver's license number.

3.0 Consent

An individual's express, written consent will be obtained before or at the time of collecting personal information. The purposes for the collection, use or disclosure of the personal information will be provided to the individual at the time of seeking his or her consent. Once consent is obtained from the individual to use his or her information for those purposes, Essex CFDC/SADC has the individual's implied consent to collect or receive any supplementary information that is necessary to fulfill the same purposes. Express consent will also be obtained if, or when, a new use is identified.

By signing the application and/or other forms, implied consent is granted by the individual to obtain and/or to verify information from third parties such as banks, credit bureaus, other lenders, and insurance companies in the process of assessing the eligibility of an individual or client. Implied consent is also granted by the individual to permit Essex CFDC/SADC to report or otherwise disclose information to Industry Canada, the federal department that administers the Ontario Community Futures Program.

An individual can choose not to provide some or all of the personal information at any time, but if Essex CFDC/SADC is unable to collect sufficient information to validate the request for financing, the individual's application for such financing may be turned down.

A client or an individual can withdraw consent to Essex CFDC/SADC's use of personal information at any time prior to the application being approved, by making such request in writing. Once a loan has been approved, an individual cannot withdraw consent authorizing Essex CFDC/SADC to use and disclose the personal information for the purposes set out in this Privacy Policy. Express consent will be obtained from the individual prior to disclosing the individual's personal information to other lenders, credit insurers and credit bureaus.

This Privacy Policy does not cover statistical data from which the identity of individuals cannot be determined. Essex CFDC/SADC retains the right to use and disclose statistical data as it determines appropriate.

4.0 Limiting Collection

Personal information collected will be limited to the purposes set out in this Privacy Policy, Essex CFDC/SADC applications, and/or other forms.

5.0 Limiting Use, Disclosure and Retention

5.1 Use of Personal Information

Personal information will be used for only those purposes to which the individual has consented with the following exceptions, as permitted under PIPEDA:

Essex CFDC/SADC will use personal information without the individual's consent, where:

- the organization has reasonable grounds to believe the information could be useful when
- investigating a contravention of a federal, provincial or foreign law and the information is used for that investigation;
- an emergency exists that threatens an individual's life, health or security;
- the information is for statistical study or research;
- the information is publicly available;

- the use is clearly in the individual's interest, and consent is not available in a timely way;
- knowledge and consent would compromise the availability or accuracy of the information,
- and
- collection is required to investigate a breach of an agreement.

5.2 Disclosure and Transfer of Personal Information

Personal information will be disclosed to only those Essex CFDC/SADC employees, members of Essex CFDC/SADC committees, and the Board of Directors that need to know the information for the purposes of their work or making an assessment as to the individual's eligibility to the loan program.

Personal information will be disclosed to third parties with the individual's knowledge and consent.

PIPEDA permits Essex CFDC/SADC to disclose personal information to third parties, without an individual's knowledge and consent, to:

- a lawyer representing Essex CFDC/SADC;
- collect a debt owed to Essex CFDC/SADC by the individual or client;
- comply with a subpoena, a warrant or an order made by a court or other body with appropriate jurisdiction;
- a law enforcement agency in the process of a civil or criminal investigation;
- a government agency or department requesting the information; or,
- as required by law.

PIPEDA permits Essex CFDC/SADC to transfer personal information to a third party, without the individual's knowledge or consent, if the transfer is simply for processing purposes and the third party only uses the information for the purposes for which it was transferred. Essex CFDC/SADC will ensure, by contractual or other means, that the third party protects the information and uses it only for the purposes for which it was transferred.

5.3 Retention of Personal Information

Personal information will be retained in client files as long as the file is active and for such periods of time as may be prescribed by applicable laws and regulations.

A file will be deemed inactive if the Investment Committee rejects an application, when a loan is repaid in full and securities are discharged, or when a guarantee is terminated. Information contained in an inactive file will be retained for a period of seven (7) years, except in the case where an application is rejected. Where an application has been rejected, the file and all personal information contained in the file will be retained for a period of two (2) years.

6.0 Accuracy

Essex CFDC/SADC endeavours to ensure that any personal information provided by the individual in his or her active file(s) is accurate, current and complete as is necessary to fulfill the purposes for which the information has been collected, used, retained and disclosed. Individuals are requested to notify Essex CFDC/SADC of any change in personal or business information. Information contained in inactive files is not updated.

7.0 Safeguards

Essex CFDC/SADC will use physical, organizational, and technological measures to safeguard personal information to only those Essex CFDC/SADC employees, volunteers, or third parties who need to know this information for the purposes set out in this Privacy Policy.

Organizational Safeguards: Access to personal information will be limited to the Loans Officer, the Administration Officer, and/or the Executive Director who have to make a determination as to the individual's eligibility for a business loan. Personal information provided to members of Essex CFDC/SADC committee(s) will be limited to only that information required to carry out the mandate of that committee. Members of the Essex CFDC/SADC committee(s) and/or Board of Directors are not permitted to copy or retain any personal information on individuals or clients and must return for destruction all such information given to them to review once the purpose for being provided with this information has been fulfilled.

Employees and members of Essex CFDC/SADC committee(s) and/or Board of Directors are required to sign a confidentiality agreement binding them to maintaining the confidentiality of all personal information to which they have access.

Physical Safeguards: Active files are stored in locked filing cabinets when not in use. Access to work areas where active files may be in use is restricted to Essex CFDC/SADC employee's only and authorized third parties.

All inactive files or personal information no longer required are shredded prior to disposal to prevent inadvertent disclosure to unauthorized persons.

Technological Safeguards: Personal information contained in Essex CFDC/SADC computers and electronic data bases are password protected in accordance with Essex CFDC/SADC 's Information Security Policy. Access to any of the Essex CFDC/SADC's computers also is password protected. Essex CFDC/SADC 's Internet router or server has firewall protection sufficient to protect personal and confidential business information against virus attacks and "sniffer" software arising from Internet activity. Personal information is not transferred to volunteer committee members, the Board of Directors, or third parties by e-mail or other electronic form.

8.0 Openness

Essex CFDC/SADC will endeavour to make its privacy policies and procedures known to the individual via this Privacy Policy as well as the Essex CFDC/SADC Privacy Statement. This document will also be available on Essex CFDC/SADC's website: <http://www.cfessexcounty.ca/>.

9.0 Individual Access

An Individual who wishes to review or verify what personal information is held by Essex CFDC/SADC, or to whom the information has been disclosed (as permitted by the Act), may make the request for access, in writing, to the Essex CFDC/SADC 's Chief Privacy Officer. Upon verification of the individual's identity, the Chief Privacy Officer will respond within 60 days.

If the individual finds that the information held by Essex CFDC/SADC is inaccurate or incomplete, upon the individual providing documentary evidence to verify the correct information, Essex CFDC/SADC will make the required changes to the individual's active file(s) promptly.

10.0 Complaints/Recourse

If an individual has a concern about Essex CFDC/SADC 's personal information handling practices, a complaint, in writing, may be directed to the Essex CFDC/SADC 's Chief Privacy Officer.

Upon verification of the individual's identity, Essex CFDC/SADC 's Chief Privacy Officer will act promptly to investigate the complaint and provide a written report of the investigation's findings to the individual.

Where Essex CFDC/SADC's Chief Privacy Officer makes a determination that the individual's complaint is well founded, the Chief Privacy Officer will take the necessary steps to correct the offending information handling practice and/or revise Essex CFDC/SADC 's privacy policies and procedures.

Where Essex CFDC/SADC 's Chief Privacy Officer determines that the individual's complaint is not well founded, the individual will be notified in writing.

If the individual is dissatisfied with the finding and corresponding action taken by Essex CFDC/SADC's Chief Privacy Officer, the individual may bring a complaint to the Federal Privacy Commissioner at the address below:

The Privacy Commissioner of Canada Email address: www.priv.gc.ca/index_e.asp.

30 Victoria Street
Gatineau, QC K1A 1H3
Tel: 1-800-282-1376

Questions/Access Request/Complaint

Any questions regarding this or any other privacy policy of Essex CFDC/SADC may be directed to the Chief Privacy Officer. Requests for access to information, or to make a complaint, are to be made in writing and sent to the Chief Privacy Officer at the address below:

diane@cfessexcounty.ca

or

Chief Privacy Officer:

Diane Malenfant, General Manager
Essex CFDC/SADC
39 Maidstone Avenue East
Essex, ON N8M 2J3

Amendment to Essex CFDC/SADC's Privacy Policies

This Essex CFDC/SADC's Privacy Policy is in effect May 27,2004 and is retroactive to January 1, 2004. This policy is subject to amendment in response to developments in the privacy legislation. The Chief Privacy Officer will review and revise the Privacy Policy from time to time as required by changes in privacy law. Notification of any changes in the Privacy Policy will be posted on Essex CFDC/SADC 's website, as well as in Essex CFDC/SADC's Privacy Statement. Any changes in the Privacy Policy will apply to Personal information collected from the date of the posting of the revised Privacy Policy.