

PRIVACY POLICY

Financial Planning Association of Canada (FPAC)

Effective Date: August 26, 2026

1. Introduction

The Financial Planning Association of Canada ("FPAC", "we", "us", or "our") is a national non-profit professional membership association. We are committed to protecting the privacy of personal information collected from our members, event attendees, website visitors, and other individuals who interact with us.

This Privacy Policy describes how we collect, use, disclose, and safeguard personal information legislation that we collect through or that you provide us a user of our website located

www.fpassociation.ca and other locations from time to time (the "Website") and our related social media sites, mobile applications, products, services, software and tools (collectively with the Website, the "Services"), as well as through in-person, email and telephone exchanges.

PLEASE READ THIS PRIVACY POLICY CAREFULLY. By using our Services, or otherwise by choosing to provide us with your personal information, you acknowledge and consent to the processing of your personal information in accordance with this Policy and as may be further identified when the personal information is collected.

If you do not consent to the processing of your personal information in accordance with this Policy, please do not access or continue to use any of the Services or otherwise provide any personal information to us.

2. Privacy Officer

FPAC has designated a Privacy Officer who is accountable for our compliance with this Policy. All questions, concerns, or requests regarding personal information should be directed to:

Brett Martinson (Interim Privacy Officer) - Vice-Chair

Privacy Officer Financial Planning Association of Canada Email: privacy@fpassociation.ca

3. Personal Information We Collect

For the purposes of this Policy, “personal information” means any information about an identifiable individual or any information that can be used, either alone or in combination with other information, to identify an individual, whether directly or indirectly, (for example, an individual’s name, mailing address, telephone number and email address), but excludes any information that is exempted by applicable privacy laws.

We only collect personal information that is necessary for the purposes identified in this Policy.

We encourage you to not provide us with any personal information beyond what is necessary and as requested by us.

The types of personal information we collect include:

3.1 Membership Information

Full name, email address, phone number, mailing address, professional credentials and designations, employer or firm name, and membership status.

3.2 Payment and Billing Information

Information required to process membership fees and event registrations, such as billing address and credit card information. Payment card information is collected and processed by our third-party payment processor and is not stored on FPAC systems.

3.3 Event Registration Information

Name, email, dietary restrictions or accessibility needs (when voluntarily provided), and session or workshop selections.

3.4 Continuing Education Records

Records of continuing education credits earned through FPAC events and through our CE partnership with Kitces.com, including course completions and credit hours.

3.5 Member Directory Information

Your name, credentials, and professional information may be included in the FPAC member directory, which is accessible to other FPAC members. Inclusion in the directory is a condition of Full membership, but you may request that specific optional fields be excluded by contacting our Privacy Officer.

3.6 Website and Analytics Information

If and to the extent permitted by applicable law, and, where applicable, with your express

Consent, when you visit our Website, we may use cookies and similar technologies to collect certain information about you and any computer or device you use to access our Website, read our emails or otherwise engage with us, including IP address, browser type and version, pages visited, time spent on pages, and referring URLs. We use cookies and similar technologies to improve your experience and to understand how our Website is used.

4. Collection from Third Parties

We do not knowingly collect personal information from third parties unless you consent or we are otherwise exempted, required or permitted by applicable laws to do so. If we collect personal information from a third party, we will only process that information for the specific purpose for which it was provided to us in accordance with this Policy and the policy under which that information was collected.

5. Information About Minors

Our Services are intended solely for users who are at least the age of majority in their jurisdiction of residence.

We do not knowingly collect personal information about any minor and no minor, nor any parent or guardian as it relates to such minor, should submit such minor's personal information to us through the Services or otherwise for any reason and under any circumstances. By using

our Services, you are representing that you are at least the age of majority in your jurisdiction of residence.

If you believe that minor has provided us with personal information without parental consent, please contact using the contact information provided below and we will work to delete that data from our systems.

6. Links to Other Sites

Our Website may contain links to other websites, application or Internet resources operated by third parties ("Third-Party Services) which are provided or made available solely for your convenience and information. When you click on one of those links you are contacting those Third-Party Services. We do not endorse and have no responsibility or liability for, nor do we have any control over, those Third-Party Services, their content or their processing of your personal information. We encourage you to read the privacy policies of those Third-Party Services to learn how they handle your personal information.

7. How We Use Personal Information

We may use personal information for the following purposes:

- Verifying and authenticating your identity.
- Administering memberships, including processing applications, renewals, and payments.
- Maintaining and displaying the member directory to other FPAC members.
- Registering members and guests for events, conferences, and webinars.
- Tracking and recording continuing education credits, including through our partnership with [Kitces.com](https://www.kitces.com).
- Ensuring our Services are optimized for your use and benefit.
- Operating, maintaining and providing to you our Services, and all features and functionality thereof.
- Contacting you with respect to your purchases and transactions, and processing your payment in respect of the Services.
- Communicating with members about FPAC news, events, professional development opportunities, and association business.
- Providing you with requested information, processing your questions and/or answering your queries.
- Carrying out our obligation arising from any contract or transactions entered into between you and us.

- Maintaining accurate records.
- Complying with with internal policies and procedures and other legal, accounting, security or regulatory requirements.
- Protecting us, you and others from fraud and error, and safeguarding our business interests.
- Collecting debts owed to us.

8. Consent

We obtain consent for the collection, use, and disclosure of personal information, except where exempted, permitted or required by applicable laws. Consent may be expressed (e.g., signing a membership form, checking a consent box) or implied (e.g., providing information to register for an event).

You may refuse to provide consent or you may notify us that you wish to withdraw or change your consent to the processing of your personal information at any time, without penalty, subject to legal or contractual restrictions, by contacting the Privacy Officer. However, withholding, withdrawing or changing your consent may limit our ability to provide you with certain Services, including membership benefits.

Withdrawing your consent does not affect the lawfulness of any use or communication of your personal information by us up to that point, and does not oblige us to delete your personal information if we are otherwise allowed to retain it under applicable laws.

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Event sponsor communications: FPAC will never share your personal information with event sponsors or partners for their marketing purposes without your explicit, opt-in consent at the time of collection. If an event is co-hosted with a sponsor, you will be clearly informed and given the choice to consent to your information being shared with that sponsor before any disclosure occurs.

9. Disclosure to Third Parties

We do not sell, rent, or trade personal information. We will not share your personal information with any third party, except as indicated in this Policy or as required or permitted by law.

We may disclose personal information to our employees and contractors, and to the following

categories of third parties, on an as-needed basis, solely for the purposes described in this Policy:

9.1 Service Providers

We engage third-party service providers who process personal information on our behalf to support our operations. These service providers are contractually required to protect personal information and to use it only for the purposes for which it was provided. Our current service providers include:

- Website hosting (Webflow)
- Payment processing (Stripe)
- Video conferencing (Zoom)
- Email and productivity tools (Google Workspace)
- Ticket administration of in-person or online events (Eventbrite)
- Customer Relationship Management Systems (Outseta)

9.2 Continuing Education Partner

We share limited member information (name, email address, and CE completion records) with Kitces.com for the purpose of tracking and verifying continuing education credits. This involves the transfer of personal information to the United States. By participating in CE programs facilitated through this partnership, you consent to this cross-border transfer. Kitces.com is required to protect your information in a manner consistent with this Policy.

9.3 Event Sponsors and Partners

FPAC will only share attendee information with event sponsors or partners where you have provided explicit, informed consent at the time of registration. We do not share member lists or contact information with sponsors for general marketing purposes.

9.4 Legal Requirements

We may disclose personal information where required by law, regulation, court order, or governmental authority, or where disclosure is necessary to protect the rights, property, or safety of FPAC, our members, or the public.

10. Cross-Border Transfers

Some of our service providers and partners operate in or and may store data outside of your jurisdiction of residence. You acknowledge that, when your personal

information is transferred outside of your jurisdiction of residence, it may be subject to the laws of the jurisdiction in which it is held, which may have different privacy laws, and governments, courts or law enforcement or regulatory agencies in that jurisdiction may be able to obtain disclosure of that personal information through the laws of that foreign jurisdiction. We take reasonable steps to ensure that any such transfers are conducted in compliance with applicable privacy laws and that your information receives an adequate level of protection. The following services involve cross-border data transfers:

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- Kitces.com (United States) for continuing education tracking
- Zoom (United States) for virtual events
- Stripe (United States) for payment processing
- Google Workspace (data centres may be located outside Canada)
- Webflow (United States) for website hosting
- Outseta (United States) for membership management, CRM, and billing
- Notion (United States) for internal documentation and knowledge management

11. Cookies and Website Analytics

Our Website uses cookies and similar tracking technologies to improve functionality, analyze usage, and enhance your experience. We will ask you to confirm your consent to our use of

such technologies when you first visit our Website. The types of cookies we use include:

- Essential cookies: Required for the Website to function (e.g., session management, login).
- Analytics cookies: Help us understand how visitors interact with our Website (e.g., pages viewed, time on site). We use analytics tools that may set cookies on your device.
- Functional cookies: Remember your preferences and settings.

You can manage cookie preferences through your browser's settings. However, disabling cookies may limit your ability to use certain features or functionality of our Website.

12. Safeguards

We protect the personal information in our custody or under our control with security safeguards appropriate to the sensitivity of the information, including:

- Encrypted transmission of data (TLS/SSL) on our website and in communications with service providers.
- Access controls that limit access to personal information to authorized personnel who require it to perform their duties.
- Contractual requirements on service providers to maintain appropriate security measures.
- Regular review of our security practices and policies.

However, no method of transmission over the Internet, or method of electronic storage, is completely secure. As such, despite our safeguards and protocols, we cannot fully guarantee the security of your personal information and you should always exercise caution when disclosing personal information over the Internet.

13. Retention

We retain personal information only as long as necessary to fulfill the original purposes for which it was collected, or permitted by law. When personal information is no longer necessary to fulfill the original purposes for which it was collected, and no longer required for a legal or business purposes, it will be securely deleted, destroyed or made anonymous.

General retention periods include:

- Membership records: Retained for the duration of your membership and for a period of two (2) years following the end of membership.
- Payment records: Retained for seven (7) years in accordance with Canada Revenue Agency requirements for non-profit organizations.
- Event registration records: Retained for two (2) years following the event.
- Website analytics data: Retained in aggregate, anonymized form. Identifiable analytics data (e.g., IP addresses) is retained for no more than fourteen (14) months.
- Continuing education records: Retained for the duration of membership and for five (5) years following the end of membership.

Notwithstanding the foregoing, we will keep personal information used to make a decision affecting you for at least one year after using it to make the decision.

14. Your Rights

You have certain rights in relation to your personal information, the extent and applicability of which may vary depending on your jurisdiction of residence.

14.1 Accessing your Personal Information

You have a right to access your personal information that we hold.

Upon your written request, we will provide you your personal information in our possession or under our control. We will also provide you information about the ways in which that information

is being used and a description of the individuals or organizations to whom that information has

been disclosed. Where permitted by applicable law, we may charge you a reasonable fee for production of copies of your personal information.

We may need to request specific information from you to help us confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal information is not disclosed to any

person who does not have a right to receive it.

Access may be declined where permitted or required by applicable law. If access cannot be provided, we will notify the individual making the request within 30 days, in writing, of the reasons for the refusal.

14.2 Correcting your Personal Information

We will make reasonable effort to ensure that personal information we are using or disclosing is accurate and complete.

If you demonstrate the inaccuracy or incompleteness of your personal information, we will amend the information as required. If appropriate, we will send the amended information to third

parties to whom the information has been disclosed.

If a challenge regarding the accuracy of your personal information is not resolved to your satisfaction, we will annotate the personal information in our possession or under our control with a note that the correction as requested by not made.

14.3 Withdrawing Consent

You have the right to withdraw your consent to our use, communication or further processing of

your personal information at any time after you have consented, as further detailed in Section 6 above.

If you are a resident of the Province of Quebec, you have the following rights, in addition to those identified above.

14.4 Data Portability

You have the right to obtain a machine-readable copy of your personal information that we hold

or to have us transfer it to another third party of your choice.

14.5 De-indexation

You have the right to request, in certain circumstances, that we cease disseminating your personal information or to de-index any hyperlink that allows access to that personal information by technological means, if such dissemination contravenes applicable law.

To exercise any of these rights, contact the Privacy Officer using the information provided in Section 2. We will respond to access requests within thirty (30) days, as required by applicable law.

15. Changes to This Policy

This Policy was last updated on the “Effective Date” set out at the beginning of this Policy. We may update this Policy from time to time to reflect changes in our practices, Services, or legal requirements, or for any other purpose that we deem reasonably necessary. We therefore encourage you to periodically review this Policy to ensure you are aware of changes.

When we make material changes, we will notify members by email (sent to the email address associated with your membership) and provide a notice on our Website before any changes become effective. Any change to this Policy will apply to existing information, as well as information collected after the date the revised Policy is posted or on the date specified in the notification. Your continued use of the Services following the effective date of any changes to this Policy signifies your acceptance of such changes.

13. Contact Us

If you have questions, concerns, or complaints about this Privacy Policy or our handling of your personal information, please contact:

privacy@fpassociation.ca

Mailing Address:

2967 Dundas St. W. #728D

Toronto, ON M6P 1Z2

1-888-939-8016

If you are not satisfied with our response, you may file a complaint under applicable privacy laws. Our Privacy Officer will provide you with the contact information to do so if requested.