

Phynance Website Privacy Policy

Effective Date: October 31, 2025

Last Updated: October 31, 2025

1. Our Privacy Pledge and Compliance

At **Phynance**, client trust and the confidentiality of your personal information are paramount. We are an advice-only financial planning firm, and we treat the security of your data as a core operational principle.

We are committed to the highest standards of privacy and adhere to key international and Canadian regulations, including:

- [PIPEDA](#) (Personal Information Protection and Electronic Documents Act, Canada)
 - [CASL](#) (Canada’s Anti-Spam Legislation)
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2. Information Collection: What We Collect and Why

We limit our collection of personal data to what is strictly necessary to run our business and serve you.

Category of Information	What We Collect	Purpose of Collection
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Client Service Data	All information required to complete a financial plan.	To properly respond to your initial inquiries, schedule consultations, and fulfill the professional services agreed upon in a client engagement contract.
Marketing Data	Your email address (if you explicitly consent).	To eventually distribute our opt-in newsletter containing updates and helpful financial planning insights.
Website Usage Data	IP address, browser type, pages viewed, time spent on site.	To analyze website performance (via Google Analytics) and improve the quality and structure of the content we offer. This data is anonymized and aggregated.

We **do not sell or rent** your Personal Information to any third party.

3. Consent and Data Control

We only collect, use, or disclose your Personal Information when we have a valid legal basis or when you provide clear consent.

- **Obtaining Consent:** Consent is gathered either **expressly** (when you check a box to subscribe or submit a contact form) or **implicitly** (when you use our website or voluntarily provide information necessary for a service).
 - **Withdrawing Consent:** You have the right to **withdraw your consent** at any time. For our newsletter, you will be able to unsubscribe using a link provided in every email instantly. For all other matters, please contact us.
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4. Data Protection and Security Measures

Phynance uses physical, organizational, and technological security measures appropriate to the sensitivity of the information to prevent loss, theft, and unauthorized access or disclosure.

Our security commitments include:

- **Encryption:** Utilizing encrypted password management for login credentials.
 - **Access Control:** Limiting access to your data only to Phynance personnel who require it to perform their duties.
 - **Data Destruction:** Ensuring that any physical client documents are securely shredded when they are no longer required for record-keeping.
 - **Digital Integrity:** Regularly reviewing cybersecurity practices to guard against unauthorized intrusion and cyber threats.
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5. Your Rights Regarding Your Personal Information

You have fundamental rights concerning the data we hold about you. You can act on these rights by contacting us at info@phynance.ca.

Your Right	Description
Right to Access	You may request to review the specific Personal Information Phynance holds about you.
Right to Accuracy	You can request that we update or correct any of your data that is inaccurate or incomplete.

Right to Erasure	You may request the prompt and permanent deletion of your Personal Information, often referred to as the "right to be forgotten," subject to legal record-keeping requirements.
Right to Complaint	You may challenge our compliance with this policy or our data handling procedures.

6. Contact

Please direct all questions, concerns, or requests regarding this Privacy Policy to info@phynance.ca.