

HKCBA PRIVACY POLICY

This Privacy Policy establishes rules to govern the collection, use and disclosure of personal information collected by The Hong Kong Canada Business Association (HKCBA) and its various chapters throughout Canada in the course of operations, in compliance with federal and provincial privacy laws including the *Canada Personal Information Protection and Electronic Documents Act* (PIPEDA) and applicable Provincial legislation.

This Privacy Policy applies to all individuals whose personal information the HKCBA collects, uses or discloses in the course of operations. This includes individuals who are members and all individuals who are volunteers, contract workers, contractors, and consultants to the HKCBA. It is our policy to only disclose your personal information as required or authorized by law or as otherwise set out in this policy.

We reserve the right to change this policy from time to time as industry practice, the law, and our procedures in this area may change from time to time. We will post the current version of this policy at: hkcbacom.com.

WHAT IS PERSONAL INFORMATION?

Personal information is information about an identifiable individual, but does not include a person's name, title, business address or telephone number, as an employee of an organization.

This Privacy Policy applies to all personal information that is collected, used or disclosed by HKCBA. HKCBA has designated a Privacy Officer to be accountable for the operation of this Privacy Policy. Individuals may question or report any privacy concerns, breaches, violations or compliance issues to the HKCBA Privacy Officer at the address indicated below.

If the policies and procedures outlined in this document do not address a specific situation, individuals are advised to contact the HKCBA Privacy Officer for guidance or clarification.

WHAT PERSONAL INFORMATION DO WE COLLECT?

HKCBA collects and uses only the personal information that we need for providing services and operating our organization. Generally, HKCBA collects the following personal information from individuals for the various purposes set out below:

- Name;
- home address, personal email address, home phone number;
- job title, invoices, preferences, payment history, comments.

The purpose for which the HKCBA collects personal information will be identified at or before the time the information is collected. HKCBA collects, uses and discloses personal information for the following purposes:

- administering HKCBA membership and providing member services;
- registering for HKCBA events, for example the Annual General Meeting;

- purchasing various products or services including: publications, such as membership directories; and
- processing and administering the above.

HKCBA will not use personal information for any other purpose than identified at or before the time of collection.

HKCBA may collect contact information from its members in order to:

- send out newsletters and other relevant information
- inform members of upcoming HKCBA events
- send out invoices and otherwise administer HKCBA membership

This contact information is voluntarily provided by HKCBA members. Members may, at any time, be taken off of HKCBA mailing lists (email and/or physical address) at their request in accordance with anti-spam laws.

Through external merchants, the HKCBA may offer various services to its members through programs such as:

- Flight and hotel discounts for HKCBA members

Members who chose to participate in these programs should refer directly to the privacy policies of the sponsoring companies. The HKCBA does not collect, use or retain any personal information from these programs.

We normally collect information directly from our members. We may collect your information from other persons with your consent or as authorized by law. Before or at the time of collecting personal information, we identify the purposes for which we are collecting the information. We do not provide this notification when personal information is volunteered for an obvious purpose. If we wish to use or disclose your information for a new purpose not included in this policy, we will notify you and seek your consent.

In addition, we also receive and send data from our servers and from your browser when you visit our website, including your IP address, the time and information about the page you requested and the website through which you were linked to our site, if any. We may use tracking technologies in a variety of ways, including the following: keeping count of return visits to our site; accumulating and reporting anonymous, aggregate (data collected in mass), statistical information on website usage; and determining which features users like best.

Finally, your Internet browser has a feature called "cookies," which stores small amounts of data on your computer about your visit to our site. Cookies tell us nothing about who you are, however, unless you specifically give us personal information. You do not need to have cookies turned on to visit hkcba.com. You may also elect not to allow cookies to be collected by selecting certain options on your browser.

CONSENT

Ordinarily we ask for consent to collect, use or disclose personal information, except in specific circumstances where collection, use or disclosure without consent is authorized or required by law. We may assume your consent in cases where you volunteer information for an obvious purpose.

You may withdraw consent to the use and disclosure of personal information at any time, unless the personal information is necessary for us to fulfil our reasonable business or legal obligations. We will respect your decision, but we may not be able to provide you with certain products and services if we do not have the necessary personal information.

We ask for your express consent for some purposes and may not be able to provide certain services if you are unwilling to provide consent to the collection, use or disclosure of certain personal information; for example in cases of membership or feedback forms. Where express consent is needed, we will normally ask members to provide their consent orally (in person, by telephone), in writing (by signing a consent form), or electronically (by clicking a button).

In cases that do not involve sensitive personal information, we may rely on “opt-out” consent. The amount and type of personal information collected by HKCBA shall be limited to what is necessary to fulfill the identified purpose. Personal information shall only be used or disclosed for the purposes for which it is collected. Exceptions may be made with the consent of the individual or if authorized or required by law. Personal information collected by HKCBA or on behalf of HKCBA will be sent to HKCBA head office in Vancouver, British Columbia and will be subject to the laws of Canada.

Please note that we use cloud-based services to store information in Canada and the United States. Where personal information is stored or processed outside of Canada, it is subject to the laws of that foreign jurisdiction, and may be accessible to that jurisdiction’s governments, courts or law enforcement or regulatory agencies.

COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

Membership information will only be used or disclosed for the purpose for which it was collected unless the member has otherwise consented, or when it is required or permitted by law. Membership information will only be retained for the period of time to fulfill the purpose for which it was collected.

HKCBA may disclose personal information collected by it without the knowledge or consent of the individual, for example to its lawyers; for purposes relating to an investigation under, the enforcement of or the administration of a law or where required by law to disclose the information. The HKCBA will not use or disclose personal information without the knowledge or consent of the individual except as authorized by applicable law.

The HKCBA retains personal information only as long as is necessary to provide the individual with the requested product, service or information. For example, if personal information is given to register for an event, the personal information will only be used for this event and will then be deleted or destroyed. In some cases, however, legal reporting or retention requirements necessitate that the HKCBA retains information for a specific amount of time. In general, the HKCBA retains personal information for a period not longer than seven years, in a secured environment.

HKCBA does not sell or trade any personal information with third parties. Information may be transferred to third parties where information processing is outsourced by the HKCBA in the course of its activities

or administrative procedures in specific cases. Where personal information is transferred to a service provider for processing, HKCBA requires service providers to respect this Privacy Policy. Service providers are restricted from using or disclosing personal information transferred to them for any purpose other than the provision of services to HKCBA.

Any personal information that HKCBA retains is kept in such a manner as to ensure its security and confidentiality at all times.

LEGAL REQUIREMENTS

There are exceptions where HKCBA may collect, use or disclose personal information without consent when required or permitted by law. From time to time, we may be compelled by legal action to release information (e.g., statutory reporting obligation, search warrant, court order, bankruptcy or insolvency proceedings, etc.). In certain circumstances, we may also be permitted by law to collect, use or disclose information without the consent of the individual concerned. For example, we may disclose personal information without consent if it is to be used in an emergency that threatens the life, health or security of the individual, or when collecting unpaid amounts owed or owing to us, to other businesses in order to investigate a breach of an agreement or a contravention (or anticipated contravention) of a federal or provincial law where it is reasonable to expect that obtaining the consent from the individual for the disclosure would compromise the investigation. For the purposes of detecting or suppressing fraud we may also disclose personal information without consent to a government institution or to the individual's next of kin or authorized representative if there are reasonable grounds to believe that the individual has been the victim of "financial abuse," and where it is reasonable to expect that obtaining the consent from the individual for the disclosure would compromise the ability to prevent or investigate the abuse. We may also make limited disclosure of personal information to an organization or government institution without the individual's consent in order to reduce the risk or mitigate the harm resulting from a breach.

MAINTENANCE OF PERSONAL INFORMATION

Personal information shall be kept as accurate, complete, and up-to-date as necessary for the purposes for which it is to be used.

Individuals have the right to challenge the accuracy and completeness of the personal information that is maintained by HKCBA and have it amended as appropriate.

Individuals seeking a correction or amendment to their personal information should direct their requests in writing to HKCBA's Privacy Officer.

All formal requests to amend personal information must be accompanied by appropriate supporting documentation. HKCBA's Privacy Officer will manage any exceptions. The amended information will be transmitted to third parties, as appropriate.

OBTAINING ACCESS TO PERSONAL INFORMATION

Upon request a member shall be informed of the existence, use and disclosure of their information and shall be given access to it. Members may verify the accuracy and completeness of their information and may request that it be amended, if appropriate. Requests to access personal information held by HKCBA should be directed to the HKCBA Privacy Officer.

Requests must be made in writing or by e-mail. Individuals may be required to verify their identity in order to access their personal information. Any such documentation provided shall be used for verification purposes only.

HKCBA responds to requests for access to personal information within thirty (30) days of receipt of the request, or as may be permitted in accordance with applicable privacy legislation.

A fee for reasonable costs incurred may be charged when responding to more complex requests. The individual will be informed of the applicable fee.

Requested information will be provided in a form that is generally understandable.

HKCBA will be as specific as possible when describing third parties to whom it has disclosed personal information about an individual. When it is not possible to provide a list of the organizations to which it has actually disclosed information, HKCBA will provide a list of organizations to which it is likely to have disclosed information.

Individuals are permitted either to view the original record, or to request a copy, subject to limitations as permitted or required by law. To preserve the integrity of the record and ensure that documents are not removed from HKCBA, individuals wishing to view an original record will do so at the HKCBA head office and under the supervision of designated HKCBA personnel.

To make a request, please send a letter, email or fax addressed to our Privacy Officer at the address indicated above. In any written request, please include the following information:

- Name
- Contact details
- Membership number or carnet number (where applicable)
- Nature of the request, for example:
 - view and/or edit information
 - inquire regarding use and/or disclosure

If an inquiry concerns a specific transaction, please indicate the date of the transaction, and provide a receipt number if applicable.

LIMITATION TO ACCESS

HKCBA will only refuse access to information about you in those circumstances permitted or required by applicable privacy legislation.

In the event that HKCBA refuses to provide access to information, it will provide you with the reasons for its refusal upon request. Exceptions may include information that contains references to or opinions of other individuals, information that cannot be disclosed for legal, security or commercial proprietary reasons, or information that is subject to solicitor-client or litigation privilege. HKCBA will respond to your requests for access in accordance with applicable privacy legislation.

SECURITY OF PERSONAL INFORMATION

HKCBA respects the privacy of its members and will protect that privacy as vigorously as possible. Personal information will be retained only as long as necessary and will be disposed of in a manner that is appropriate to the sensitivity of the information. We render member personal information non-identifying,

or destroy records containing personal information once the information is no longer needed. We use appropriate security measures when destroying member personal information, including shredding paper records and permanently deleting electronic records.

Personal information will be protected by security safeguards, appropriate to the sensitivity of the personal information. Personal information is stored in electronic and physical files that are secure. Security measures include secure locks on filing cabinets, and using industry standard techniques such as firewalls, encryption, intrusion detection and restricted access to computers.

Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while HKCBA strives to protect personal information, it cannot ensure or warrant the security of any information transmitted to it or received from it electronically. This is especially true for information transmitted via e-mail. HKCBA has no way of protecting that information until it reaches it. Once a transmission is received, HKCBA makes its best efforts to ensure its security on its servers. Internally, access to personal information is restricted to HKCBA Board members, volunteers and employees who need access to the information in order to fulfil their mandates. These persons are limited in number, and are knowledgeable about and committed to our privacy policies.

We will notify the Office of the Information and Privacy Commissioner in any jurisdiction where such notification is required, without delay, of a security breach affecting personal information if it creates a real risk of significant harm to individuals.

CHALLENGING COMPLIANCE

Inquiries or complaints concerning compliance with this Privacy Policy should be addressed, in writing, to HKCBA's Privacy Officer.

If you are not satisfied with the response from our Privacy Officer after making a complaint, you may have recourse to additional remedies under applicable privacy legislation. For further information, please contact the Federal Privacy Commissioner or your provincial Privacy Commissioner, as applicable.

QUESTIONS AND COMPLAINTS

If you have a question or concern about any collection, use or disclosure of personal information by HKCBA, or would like to request access to your own personal information, please contact:

Privacy Officer:

(778) 990-4756

Email: nationaled@hkcba.com

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