

Summary of the 10 Privacy Principles

Ten interrelated principles form the basis of the Casera Credit Union (“Casera”) Privacy Policy and are:

Accountability

Casera is responsible for personal information under its control and shall designate a Privacy Officer who is accountable for compliance with the principles of the policy.

Identifying Purposes

The purposes for which personal information is collected shall be identified by Casera at or before the time the information is collected.

Consent

The knowledge and consent of the member are required for the collection, use, or disclosure of personal information, except in specific circumstances as described within this policy.

Limiting Collection

The collection of personal information shall be limited to that which is necessary for the purposes identified by Casera. Information shall be collected by fair and lawful means.

Limiting Use, Disclosure, and Retention

Personal information shall not be used or disclosed for purposes other than those for which it was collected, except with the consent of the member or as required by law. Personal information shall be retained only as long as necessary for the fulfillment of those purposes.

Accuracy

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

Safeguards

Personal information shall be protected by security safeguards appropriate to the sensitivity of the information.

Openness

Casera shall make readily available specific, understandable information about its policies and practices relating to the management of personal information.

Individual Access

Upon request, an individual shall be informed of the existence, use, and disclosure of their personal information, and shall be given access to that information. An individual is entitled to question the accuracy and completeness of the information and have it amended as appropriate.

Challenging Compliance

A member shall be able to question compliance with the above principles to the Privacy Officer accountable for Casera’s compliance. Casera shall have policies and procedures to respond to a member’s questions and concerns.

Your Concerns Matter To Us

If you have any concerns or questions about privacy and confidentiality – or any concerns about the way a request for information was handled – you can take the following actions:

- Contact your branch manager as they have the knowledge to resolve most concerns.
- If you feel your concerns have not been completely addressed, call 204-958-6300 and ask for our Privacy Officer.



- Like us on Facebook
- Follow us @CaseraCU
- Follow us on Instagram
- Email us: talktous@caseracu.ca

1300 Plessis 204-958-6300 | 8-630 Kildare 204-958-6320
720 St. Anne's 204-958-6600 | www.caseracu.ca

Casera Credit Union and Your Privacy



Why we require your information:

We ask you for information to identify and serve you as a member of our credit union. We only collect the information we need and we only use it for the following purposes:

- ◆ to understand your financial needs;
- ◆ to develop, offer and manage products and services to meet your needs;
- ◆ to determine the suitability of the products or services or your eligibility;
- ◆ to provide ongoing service;
- ◆ to detect and prevent fraud;
- ◆ to help safeguard the financial interests of the credit union and its members and
- ◆ to meet legal and regulatory requirements.

Casera Credit Union ("Casera") has adopted a Privacy Policy, which provides guidelines to protect the privacy of personally identifiable member data that is collected, used, disclosed or communicated to Casera. This policy is based on the 10 privacy protection principles laid out in the *Model Code for the Protection of Personal Information* and applies to all aspects of information within Casera.

We have always treated your private information in a confidential manner. This Privacy Brochure informs you of our commitment to privacy, and the ways we ensure that your privacy and the confidentiality of your information is protected.

Canada's Privacy Act and Personal Information Protection & Electronic Documents Act (PIPEDA) can be found online

To Identify and Connect with You

Birth date

This helps us identify you and ensure that no one is trying to impersonate you. We may also use it to determine your eligibility for products and services that may be of benefit to a particular age group.

Valid Identification & Contact Information

This helps us identify you and ensure that no one is trying to impersonate you. This also allows Casera to communicate with you by your preferred method.

To Protect You

Under no circumstances do we sell member lists or information to others. We release your information to parties outside Casera Credit Union only under the following circumstances.

With your consent

We will disclose your credit history with us to other lenders or credit bureaus in order to support the credit approval process. We release only the information required to identify you, as well as facts from our credit records about your repayment history.

When required or permitted by law

We must give information in response to a valid demand, search warrant or other legally valid enquiry or order. We may disclose information to help us collect a debt owed to us by you. We may also disclose information to an investigative body in the case of a breach of agreement or contravention of law – this helps prevent fraud, money laundering or other criminal activity.

To Serve You

Financial Information

This is used to assess your eligibility for credit products such as loans. We also use it to ensure that the advice we give you is appropriate for you.

For servicing purposes

We give a limited amount of information, only as necessary, without your consent to our suppliers and agents; for example, cheque printers and card manufacturers who provide goods and services to you through us.

Health Information

This is required for some insurance products to ensure you are eligible for coverage.

We only collect the information we need and only use it for the purposes explained to you. When you apply for a new product or service, we will indicate in the application or agreement how we intend to use your information. If we need to use it for another purpose, we will ask you for your consent at that time.

Social Insurance Number (SIN)

Your SIN is required for products which earn investment income, in order to comply with Revenue Canada's income reporting requirements. We also use it to keep your information separate from that of other members with a similar name. This may include information we obtain with your consent through the credit approval process.