
THE ASPECT YOUR MONEY MATTERS PRIVACY STATEMENT

ASPECT, a British Columbia non-profit society, is committed to protecting the privacy of licensees and users of this Website in accordance with the requirements of Canadian federal and provincial privacy laws.

The use of this website is permitted through a licensing agreement. The privacy of the licensing organization or individual is protected as is the privacy of the individual users of the program. There is a clear distinction between the licensee and the individual user the licensing organization or individual allows access to the program. ASPECT gathers information only from the licensing organization.

This is the privacy statement of ASPECT'S Your Money Matters and details how ASPECT'S Your Money Matters collects and uses personal information of licensing organizations and individuals of this Website and outlines our privacy commitment to you as well as our privacy practices. ASPECT wants all users of this Website to understand the purposes and uses for our collection of user personal information and we want to ensure that ASPECT has your consent to continue to collect, use and disclose your personal information for those purposes and uses as set out below.

At the same time, ASPECT wants its privacy statement to meet the highest commercial standards that establish trusting relationships based on respect for personal identity and information by promoting the use of fair information practices. This privacy statement covers the site www.aspect.bc.ca/yourmoneymatters (the "Website") including all sub-domains.

We want this Website to demonstrate our commitment to its users' privacy, and therefore we want you to know what our information and privacy practices are with respect to the following matters:

1. What personally identifiable information ASPECT'S Your Money Matters collects.
2. What personally identifiable information third parties collect through the Website.
3. What organization collects the information.
4. How ASPECT'S Your Money Matters uses the information.
5. With whom ASPECT may share user information.
6. What choices are available to users regarding collection, use and distribution of the information.
7. What types of security procedures are in place to protect the loss, misuse or alteration of information under ASPECT's control.
8. How users can correct any inaccuracies in the information.

If users have questions or concerns regarding this statement, they should first contact BARABARA WEST by the following email bwest@aspect.bc.ca If a user does not receive acknowledgment of their inquiry or their inquiry is not satisfactorily addressed, they should then contact ASPECT directly by the following contact number: 250.382.9675

Information Collection and Use

Information Collection

ASPECT is the sole owner of the information collected on www.aspect.bc.ca/yourmoneymatters including all sub-domains. ASPECT collects identifiable information from our licensee organizations and their contact people. We ask a contact name, organization, email address, mailing address, telephone number and fax number. This information allows us to ensure that you are able to access and use our on-line services, invoice you for payment and for us to contact you regarding these service offerings. There is no information gathered from the individuals users of the website except the username and password used to access the website. The username and password are supplied to the licensing organization by ASPECT. Within the Your Money Matters website various exercises and budget sheet questions will ask the user to select answers or type in information. None of the answers or information is retained in the program or recorded in the program. The answers and information are automatically erased when the user moves to another page of the website.

User Password

In order for users to use this Web site, the licensing organization or individual is assigned unique identifiers such as a login and password. We use this login and password to track the access to the program only.

Login

In order to use this Web site, a user must first login. To purchase a license, a licensing organization or individual is required to give contact information such as business name, business address and email address. We use this information to contact the user to verify their contact information and for the purposes of setting up a client account thereby allowing the user to access services on our site. The user is also assigned unique identifiers such as, username and password in order to fully utilize our site.

Billing

For billing purpose, we request the following information.

User:

- verification information
 - Organization name
 - phone number
 - fax number
 - contact person
 - e-mail address
 - billing address
 - store/service outlet location

We do not collect or request social insurance or social security numbers and do not retain credit card information on this database. Contact information, such as business address and email address from the user and financial information, such as credit card number and expiration date are used for billing purposes and if we have trouble with billing, the information is used to contact the user.

We may disclose personal information if legally required to do so such as to protect our rights and property, take emergency action regarding personal safety or where required by operation of law.

Information Use

We collect and use the information to process and fill your orders, to facilitate the services requested by the user, to improve the services and features of the Website, to customize our services or delivery of information to you on the Website to make the users' use of the Website more effective and efficient, to resolve disputes, to troubleshoot problems and enforce this privacy statement. We automatically track certain information based on the user's use of our Website. We track information regarding the URL that the user came from (whether from our site or not), which URL the user may go to next (whether this URL is on our site or not), what browser is being used and the user's IP address.

We use information to improve our marketing and promotional efforts, to improve our content and product offerings, and to customize our site's content, layout and services to better meet the needs of users. We collect information to generate statistics and aggregate reports for internal use only. These statistics and aggregate reports will not contain any personally identifiable information. Personal identity is kept anonymous.

We collect and use information if users register for www.aspect.bc.ca/yourmoneymatters or another Website or use a Website providing a service for www.aspect.bc.ca/yourmoneymatters that helps facilitate a user's activity on www.aspect.bc.ca/yourmoneymatters and that Website may provide personal information about you and your transactions back to www.aspect.bc.ca/yourmoneymatters. ASPECT does not sell or rent any information collected from users to other third parties.

Profile

We store information that we collect through cookies, log files, and/or third parties to create a profile of our users. A profile is stored information that we keep on individual users that detail their viewing preferences. Consequently, collected information is tied to the users personally identifiable information to improve the content of the site for the user. This profile is used to tailor a user's visit to our Website. We do not share your profile with other third parties.

Cookies

A cookie is a piece of data stored on the user's computer tied to information about the user. Usage of a cookie is in no way linked to any personally identifiable information while a user is on our site. We use both session ID cookies and persistent cookies. For the session ID cookie, once users close the browser, the cookie simply terminates. A persistent cookie is a small text file stored on the user's hard drive for an extended period of time. Persistent cookies can be removed by following Internet browser help file directions.

We use cookies on certain pages of our site to help analyze our Website flow, measure promotional effectiveness and promote trust and safety. We offer certain features that are available through the use of a cookie. We also use cookies to allow you to enter your password less frequently during a session. Cookies may also be used in the future to help us provide information that is targeted to your interests. Most cookies are "session cookies", meaning that they are automatically deleted from your hard drive at the end of a session. A user is always free to decline our cookies if their browser permits, although in declining a cookie, you may not be able to use certain features of our Website and you may be required to re-enter your password more frequently during a session.

Third Party Advertising

We do not do any external advertisement. We do not aggregate (gather up data across all user accounts) information and provide information in a non-personally identifiable manner to advertisers and other third party for promotional purposes.

Log Files

Like most standard Website servers we use log files. This includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks to analyze trends, administer the site, track user's

movement in the aggregate, and gather broad demographic information for aggregate use. IP addresses, etc. are not linked to personally identifiable information. IP addresses are tied to personally identifiable information to enable our Web-based service. We use a tracking utility called Awstats to track and interpret log files and to analyze user movement.

Clear Gifs (Web Beacons/Web Bugs)

We do not employ the use of Clear Gifs.

Communications from the Site

Special Offers and Updates

We send all new users a welcoming email. Established users will occasionally receive information on products, services, and special deals. Out of respect for the privacy of our users we present the option to not receive these types of communications.

Service Announcements

On rare occasions it is necessary to send out a strictly service related announcement. For instance, if our service is temporarily suspended for maintenance we might send users an email. Generally, users may not opt-out of these communications, though they can deactivate their account. However, these communications are not promotional in nature.

Customer Service

We communicate with users on a regular basis to provide requested services and in regards to issues relating to their account we reply via email or phone, in accordance with the users wishes.

Sharing

Legal Disclaimer

Though we make every effort to preserve user privacy, we may need to disclose personal information when required by law wherein we have a good-faith belief that such action is necessary to comply with a current judicial proceeding, a court order or legal process served on our Website.

Aggregate Information (non-personally identifiable)

We do not share aggregated demographic information with our partners and advertisers.

Sharing of Personal Information with Third Parties

We DO NOT share personal information with third parties.

Third Party Intermediaries

We use an outside credit card processing company – Paymentech to bill users for goods and services. Paymentech www.smwp.com processes payments for use, does not retain, store, share, store or use personally identifiable information including credit card information for any secondary purpose. Paymentech's payment window appears on the www.aspect.bc.ca Website.

Business Transitions

In the event ASPECT goes through a business transition, users' personal information will, in most instances, be part of the assets transferred. Users will be notified via prominent notice on our Website for 30 days prior to a change or control of their personal information. If as a result of the business transition, the users' personally identifiable information will be used in a manner different from that stated at the time of collection they will be given choice consistent with our notification of changes section.

We may disclose personal information of a user to an agent when in the reasonable judgment of ASPECT, the individual is seeking information as an agent of the user.

Subject to applicable regulatory requirements, we may disclose personal information of a user to a credit reporting agency.

We may disclose personal information of a user to a public agency when in the reasonable judgment of ASPECT, there is imminent danger to person or property to which such disclosure would avoid or minimize the danger.

Choice/Opt-out

We do not use our users' information for other purposes other than related to our site. We would like to continue to have you, the user's consent for the purposes and uses of personal information as set out in this privacy statement.

Users who no longer wish to receive our promotional communications may opt-out of receiving these communications by following instructions given in the footer of the email or email us at info@aspect.bc.ca. Or if user wishes to unsubscribe to our communications, the user can send an email to us at info@aspect.bc.ca.

Links

This Website contains links to other sites. Please be aware that we, ASPECT, are not responsible for the privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each and every Website that collects personally identifiable information. This privacy statement applies solely to information collected by this Website.

Surveys & Contests

From time-to-time our site requests information from users via internal or in-house surveys. Participation in these surveys is completely voluntary and the user therefore has a choice whether or not to disclose this information. The requested information typically includes contact information (such as name and shipping address) and demographic information (such as postal or zip code). Survey information will be used for purposes of monitoring or improving the use and satisfaction of this site. Users' personally identifiable information is not shared with third parties as all surveys and contests are internal and or in-house.

Recommend Us

If a user elects to use our referral service for informing a friend about our site, we ask them for the friend's name and email address. We will automatically send the friend a one-time email inviting them to visit the site. We store this information for the sole purpose of sending this one-time email and to track the success of our referral program. The friend may contact us at info@aspect.bc.ca to request the removal of this information from our database.

Security

This Website takes every precaution to protect our users' information. When users submit sensitive information via the Website, their information is protected both online and off-line.

We protect personal information and the user's right to privacy by:

1. Only collecting personal information for the purposes set out in this privacy statement.
2. Ensuring appropriate security measures are in place.
3. Ensuring appropriate confidentiality measures are in place for personal information when dealing with third party
4. Ensuring that personal information is kept up-to-date and current for the purposes in which it is being used.
5. Honouring any user request for access to their personal information.

When our registration form asks users to enter sensitive information (such as credit card number), that information is encrypted and is protected with the best encryption software in the industry - SSL. While on a secure page, such as a registration form, the lock icon on the bottom of Web browsers such as Netscape Navigator and Microsoft Internet Explorer becomes locked, as opposed to un-locked, or open, when users are just 'surfing'.

While we use SSL encryption to protect sensitive information online, we also do everything in our power to protect user-information off-line. All of our users' information, not just the sensitive information mentioned above. Only employees who need the information to perform a specific job (for example, our billing clerk or a customer service representative) are granted access to personally identifiable information. Furthermore, ALL employees are kept up-to-date on our security and privacy practices. As well any time new policies are added, our employees are notified and or reminded about the importance we place on privacy, and what they can do to ensure our users' information is protected. Finally, the servers that store personally identifiable information are in a secure environment, our servers are located in an access-controlled off-site facility. The servers are physically secured within a locked cabinet within the facility to ensure no unauthorized physical access.

Supplementation of Information

In order for this Website to properly fulfill its obligation to users it is necessary for us to supplement the information we receive with information from 3rd party sources.

Credit Card

We do not conduct credit card validation as all credit card processing for our products and services is undertaken by Paymentech.

ID Verification

In order to ensure the integrity of our business clients, we conduct a reverse phone number lookup to verify a business user's identity.

Purchasing History

We do not combine information about the purchasing habits of our users with other third parties.

Correcting/Updating/Deleting/Deactivating Personal Information

If a user's personally identifiable information changes (such as name, postal code, zip code, phone, email or postal address), or if a user no longer desires our service, we provide a way to correct, update or delete/deactivate users' personally identifiable information. This can usually be done by emailing our Customer Support at info@aspect.bc.ca

Notification of Changes

If we decide to change our privacy statement and or practices, we will post those changes to this privacy statement, the homepage, and other places we deem appropriate so our users are always aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. We will use information in accordance with the privacy policy under which the information was collected. The posting of changes to the privacy statement shall be effective within 30 days.

If, however, we are going to use users' personally identifiable information in a manner different from that stated at the time of collection we will notify users via email. Users will have a choice as to whether or not we use their information in this different manner. However, if users deleted/deactivated their account, then they will not be contacted, nor will their personal information be used in this new manner. In addition, if we make any material changes in our privacy practices that do not affect user information already stored in our database, we will post a prominent notice on our Website notifying users of the change. In some cases where we post a

notice we will also email users, who have opted to receive communications from us, notifying them of the changes in our privacy practices.

Contact Information

If users have any questions, concerns or suggestions regarding our privacy practices, please contact us at:

Phone 250.382.9675

Fax 250.382.9677

Email: info@aspect.bc.ca

Website URL www.aspect.bc.ca/yourmoneymatters

Otherwise, we assume that we have you, the user of our Website and or on-line services, consent to collect, use and disclose your personal information for the purposes and uses identified in this privacy statement.