

PRIVACY STATEMENT

Craigowan Golf Club (CGC) will not share the information you provide with third parties without your permission except where necessary to complete the services or transactions you have requested, or as required by law.

Craigowan Golf Club PRIVACY POLICY

The privacy of individuals connected with our business, including our customers, contractors, employees, franchisees and website visitors has always been of great importance to CGC. Keeping personal information in strict confidence is a cornerstone of our business. Regardless of how the range of products and services we offer our customers expands, and the technology we use changes, we will always strive to protect the privacy of personal information, subject to any consent an individual has provided for its use.

This policy describes the principles on which CGC will protect the privacy of personal information. The policy is based on the **Canadian Standards Association Model Code for the Protection of Personal Information**. This policy is part of CGC's commitment to ensure that all personal information of individuals in its possession is protected and used in accordance with the law. Privacy laws across Canada are evolving, and therefore this policy is subject to change.

Personal Information is any information about an identifiable person, other than the name, title, business address, and business telephone number of a person. It may include such things as a person's home address, email address, date of birth, social insurance number, medical and financial information. With respect to customers, such information is collected primarily in connection with services and products provided by CGC. Employees may be asked to provide such information to CGC in connection with matters relating to their employment. In all cases, CGC is committed to protecting the privacy of individuals and the integrity of their personal information.

1. Accountability

CGC is responsible for personal information under its control, including any personal information disclosed to third parties for handling or administrative purposes. CGC has designated a Privacy Officer who is accountable for CGC's compliance with this Policy and with privacy legislation.

1.1 While ultimate accountability for CGC's compliance with the Policy rests with the Privacy Officer and Senior Management of CGC, day-to-day compliance with the Policy is delegated to individuals throughout CGC's business.

1.2 With respect to personal information that has been transferred to a third party for processing, CGC will use contractual or other means to safeguard personal information while it is being handled by a third party. These may include the examination of such third party's practices with respect to personal information,

1.3 CGC has implemented internal guidelines and practices to give effect to this Policy, including:

- (a) establishing procedures to protect personal information;
- (b) establishing procedures to receive and respond to complaints and inquiries;
- (c) developing information to explain CGC's policies and procedures; and
- (d) training staff and communicating to staff information about CGC's policies and procedures.

1.4 CGC has implemented practices to effectively monitor compliance with this policy across its business, including the appointment of a Privacy Officer and regular privacy compliance reviews.

2. Identifying the Purposes for which Personal Information is Collected

CGC will identify the purposes for which personal information is collected at or before the time the information is collected, unless such purposes are obvious.

2.1 CGC will ensure that the purposes for which personal information is collected and the way in which the information may be used are clear to the individual. In some cases, the purpose will be clear from the context of the interaction. In other circumstances, a written or verbal explanation may be required.

For example:

When a customer orders a product in-store, some basic personal information may be collected, such as name and address, which is necessary to effectively serve the customer.

Employees are required to give certain personal information that is essential to the employer-employee relationship, such as SIN and banking information for payroll deposits.

3. Consent

CGC will not collect, use or disclose the personal information of a person without the individual's knowledge and consent, except in certain limited circumstances permitted by law, such as where immediate health of a person is at risk, or in connection with the breach of an agreement or a law.

3.1 CGC will obtain consent, either express or implied, for the use or disclosure of personal information at the time of the collection of the information. In certain circumstances, consent with respect to use or disclosure will be sought after the information has been collected but before use, particularly if CGC wants to use the information for a purpose not previously identified to the individual.

3.2 CGC is committed to obtaining meaningful consent to the collection, use and disclosure of personal information. To achieve this aim, the purposes for which the information will be used, if not obvious, will be explained in such a manner that the individual can reasonably understand how the information will be used or disclosed.

3.3 CGC will not, as a condition of the supply of a product or service, unreasonably require an individual to consent to the collection, use, or disclosure of information beyond what is required in the circumstances.

3.4 The way in which CGC seeks consent may vary, depending on the circumstances and the type of information collected. In determining the type of consent that may be required, CGC will consider the nature of the information, the use to which the information will be put, applicable laws and the type of interaction in which the information is provided.

3.5 Consent may be express or implied, given orally, electronically or in writing and provided by an action or inaction. Consent may be given through a legally appointed representative or a legal guardian.

For example:

When a customer provides his or her personal information on a CGC website, he or she will be asked to consent, electronically, to certain uses of that information. This constitutes express consent.

Implied consent will be provided in circumstances where it is clear that the collection and use of the information is required for a specific purpose. For example, when a customer orders a product or service, such as booking a tournament, certain basic information will be collected from the customer and this will constitute implied consent for CGC to use that information for the purpose of processing the order.

3.6 An individual, subject to legal or contractual limitations, may withdraw his or her consent at any time on sufficient notice to CGC. Withdrawal of consent may result in CGC becoming unable to provide or continue to provide the person with certain services, products or benefits, and the individual will be given notice of the implications of the withdrawal of his or her consent.

For example:

When using the CGC website, “cookies” (small data files containing information to specify preferences and provide personalized content) may be used. If a website user does not want cookies used, they may be turned off on the individual web browser. However, if a user refuses cookies, this may result in some limitations on use of the website.

4. Limits on the Collection of Personal Information by CGC

The collection of personal information by CGC will be limited to that which is necessary for the purposes identified by CGC. At all times, CGC will collect personal information by fair and lawful means.

It is possible that CGC may, with the consent of an individual, collect and use information about that individual from a third party. *For instance, credit references may be checked if a customer is applying for a credit product.*

5. Limits on the Use, Disclosure and Retention of Personal Information by CGC Personal information will not be used or disclosed by CGC for purposes other than those for which it was collected, except with the consent of the individual or as required or permitted by law. Personal information will be retained only as long as reasonably necessary for the fulfillment of those purposes or as required by law.

6. Accuracy of Personal Information held by CGC CGC will make reasonable efforts to ensure that personal information of individuals is as accurate, complete, and up-to-date as is necessary for the purposes for which it is to be used. **6.1** Personal information will not be updated without the consent of the individual and it will only be updated if it is necessary for the continued use of the personal information.

6.2 CGC will make reasonable efforts to obtain information from individuals in order to update information on hand if required to fulfill the purposes for which the information was collected.

Once informed by a person that personal information held by CGC about them is inaccurate, CGC will update the information as soon as possible.

7. Safeguarding Personal Information

CGC will protect personal information by the use of security safeguards appropriate to the sensitivity of the information.

7.1 CGC will employ security safeguards that will protect personal information against loss or theft, as well as unauthorized access, disclosure, copying, use, or modification, regardless of the format in which the information is held.

7.2 The nature of the safeguards used by CGC will vary depending on the sensitivity of the information that has been collected, the amount, distribution, and format of the information, and the method of storage of the information. A higher level of protection will safeguard more sensitive information.

7.3 The methods of protection used by CGC will include:

- (a) physical measures, for example, locked filing cabinets and restricted access to offices;
- (b) organizational measures, for example, security clearances and limiting access on a “need-to-know” basis; and
- (c) technological measures, for example, the use of passwords and encryption.

7.4 CGC will ensure that its employees who are in contact with personal information are trained in the appropriate protection of personal information and that they are aware of the importance of maintaining the confidentiality of personal information. Employees are required to abide by this Policy.

7.5 If personal information is disclosed to third parties for the purpose of processing or another administrative purpose, CGC will make reasonable efforts to ensure that the third party uses safeguards to protect personal information which are comparable to those used by CGC.

8. Openness

CGC will make available to individuals information about its policies and practices relating to the management of personal information. CGC is open about the policy it has to ensure the protection of personal information.

8.1 CGC will make this information readily available to individuals. The information will be made available in a form that is generally understandable.

8.2 CGC may make information on its policies and practices available in a variety of ways, depending on the nature of the service or product being provided and the nature of the personal information.

9. Individual Access to Personal Information

Upon the receipt by CGC of a written request, an individual will be informed, within a reasonable time following such request, of the existence, use, and disclosure of his or her personal information and will be given access to that information. In certain limited circumstances, as permitted by law, certain information, such as that collected and held in the context of an investigation of the breach of a law or a contract, will not be disclosed to the individual. CGC has established procedures for an individual to follow in order to access their personal information.

9.1 Subject to applicable laws, upon receipt of a written request from an individual, CGC will inform him or her whether or not CGC holds personal information about the individual and make reasonable efforts to indicate the source of the information. In addition, CGC will, upon written request, provide a summary of the use that has been made or is being made of this information.

9.2 An individual may be required to provide sufficient information to permit CGC to provide an account of the existence, use, and disclosure of personal information. The information provided will only be used for this purpose.

9.3 Upon receipt of a written request, CGC will provide an individual the identities of third parties to which it may have disclosed personal information about the individual and the purpose for which the information may have been disclosed to the third party.

9.4 If an individual successfully demonstrates the inaccuracy or incompleteness of personal information held by CGC will amend the information as required. Where appropriate, the amended information will be transmitted to third parties having access to the information in question.

9.5 CGC may decline to provide an individual access to his or her information in accordance with applicable laws. If such a refusal is made, CGC will inform the individual of the reasons why such access has been denied, except when CGC is prohibited from doing so by law.

10. Complaints and Questions

A person about whom personal information is kept may challenge CGC concerning its compliance with this Policy.

10.1 Complaints and questions regarding CGC's compliance with this Policy may be made in writing to the CGC Privacy Officer at the Administrative Offices, with your Department Manager, or by e-mail at rbrandon@cardinalgolfclub.com.

10.2 CGC has procedures in place to receive and respond to inquiries or complaints about this Policy and its practices relating to the handling of personal information. These procedures will be provided upon request.

10.3 If an individual is not satisfied with a response by CGC to a complaint, or is otherwise not satisfied with CGC's policies and practices with respect to its handling of personal information, a complaint may be made to the provincial privacy commissioner of the province where the personal information of the individual is kept, or to the Federal Privacy Commissioner at 112 Kent Street, Ottawa, Ontario, K1A 1H3, 1-800-282-1376. More information can be obtained at the federal privacy commissioner's website, www.privcom.gc.ca.

YOUR CONCERNS MATTER TO US

If you have any questions about the Craigowan Golf Club Privacy Policy, or your dealings with us, you can contact the CGC Privacy Officer by email at rbrandon@cardinalgolfclub.com.

Or by writing to: Privacy Officer
 Cardinal Golf Club
 2740 Davis Drive West
 King, ON, L7B 0G7