

Privacy Policy

1. Introduction.....	2
2. The Information that We Collect.....	4
3. The Information Collection Technology	6
4. How We Use the Information Collected	6
5. How We Share the Information Collected.....	8
6. Your Choice	8
7. Access and Correction.....	9
8. Security	10
9. Children.....	10
10. Use of Cookies.....	11
11. Links to Third Party Websites	12
12. California Privacy Rights.....	12
13. European Privacy Rights.....	13
14. Retention of Information.....	13
15. Contact Us.....	14
16. Changes to Privacy Policy	14

Privacy Policy

This Privacy Policy sets out the basis on which any personal data we collect from you, or that you provide to us, through this website will be processed by us. Please read the following carefully to understand our practices regarding your personal data and how we will treat it.

BY VISITING WWW.GIFP.US.ORG (THE "SITE") YOU ACKNOWLEDGE THE PRACTICES DESCRIBED IN THIS POLICY (INCLUDING AS UPDATED OR AMENDED FROM TIME TO TIME). IF, FOR ANY REASON, YOU DO NOT AGREE TO THE TERMS OF THIS POLICY, PLEASE STOP VISITING THE SITE IMMEDIATELY.

1. Introduction

The Greater Institute of Financial Professionals ("GIFP Institute", "GIFP", "we", "our", or "us") is a nonprofit organization for professionals in the financial sector. GIFP Institute contributes to Globalizing Financial Wisdom to Maximize Financial Literacy, by working closely with GIFP Institute participants, holding certified exams, granting credentials, publishing research results, organizing activities, and engaging in career development events in finance and its relevant fields.

We strive to provide our participants, members, customers, and other users of our website with the best products and services available. We recognize that building a long-term business relationship with you depends a great deal on trust. We provide this Privacy Policy to describe how we collect, use, share, and otherwise process the information we collect.

Subject to the information provided in this Privacy Policy, we have structured our Site so that, in general, you can visit GIFP Institute on the web without identifying yourself or revealing any personal information. Once you choose to provide us personal information (name, address, e-mail address, phone number, etc.), you can be assured that it will only be used to support your member/customer relationship with us, or as otherwise set out in this Privacy Policy. Our certification programs, registration process for webinars and/or other events enrollment may require

you to submit personal information. However, you can be assured that any such personal information that you submit to us will be protected by industry standard security and management procedures and will be used only for the purpose for which it was submitted, unless you request or agree otherwise, or as otherwise set out in this Privacy Policy.

This Privacy Policy discloses GIFP Institute’s privacy practices and contains detailed information about the following:

- The Information that We Collect
- The Information Collection Technology
- How We Use the Information Collected
- How We Share the Information Collected
- Your Rights
- Your Choice
- Access and Correction
- Security
- Children
- Use of Cookies
- Links to Third-Party Websites
- California Privacy Rights
- European Privacy Rights
- Retention of Information
- Contact Us
- Changes to Privacy Policy

This Privacy Policy applies to Personal Information that we collect through any means, including the GIFP Institute website, digital advertising, events and conferences, employment processes and direct interactions with GIFP Institute staff.

2. The Information that We Collect

On GIFP Institute's Sites, you can create a GIFP Institute Account for Registration, Examination Enrollment, Examination Result Query, Events Registration, and etc.. Besides, in order to tailor our subsequent communications and continuously improve our products and services, we may also ask you to provide us information regarding your personal or professional interests, demographics, experience with our products, and contact preferences.

Listed below are the classes of Personal Information that we may collect. Please note, however, we do not collect all this Personal Information from everyone. For example, information on Education Serial Number is only collected from candidates who registered examination, information on employer and referral is only collected from certification applicant.

- Contact Information (name; personal contact information (phone, email address, physical address))
- Payment Information
- Gender
- Birthdate
- Passport number, country of issuance and expiration date
- Educational background
- Criminal record
- Civil liability record
- Professional complaints, or investigations
- Reference letters
- Government identification number
- Health information
- Work experience
- Professional conduct statement by employer/sponsor
- Username

- Password
- Biometric data (video, signature)
- Individual's status in GIFP Institute's programs
- Behavioral data (how members use our content and offerings)
- Work location
- Job/position title
- Work contact data (telephone and fax numbers and email address)
- Business group and country code data
- Manager and reporting data
- Salary and related compensation data
- Promotion data
- Benefits data
- Language skills
- Professional skills and talents
- Professional memberships
- Community involvement
- New hire and termination data
- Qualifications
- Training details
- Assessment and performance - related data
- IP Address or Mobile Device ID
- Clear GIFs
- Referring website
- Type of Browser
- Type of Operating System

By using our Sites, or by contacting us over the telephone, or through the mail or email, you may transfer your personal information to locations outside of the jurisdiction in which you live,

including to the United States and other jurisdictions in which GIFP Institute operates.

The provision of information is sometimes required by law or as a result of a contractual requirement. You may be required to provide information, in a case where we enter an agreement with you. The non-provision of information could, in certain circumstances, prevent a transaction from concluding.

3. The Information Collection Technology

When you use any of our Sites or services, we or our service providers may collect tracking information such as your browser type, mobile device, and the type of operating system you use, the domain name of your Internet service provider, and pages visited on the Sites. We use this information for aggregating reporting. For example, we may want to know how long the average user spends on our Sites or which pages or features get the most attention. We use this information to make our Sites and other products and services more useful to you; to provide you with more effective customer service; to make the Sites or services easier to use by eliminating the need for you to repeatedly enter the same information; to perform research and analysis aimed at improving our products, services and technologies; and to display content and advertising that are customized to your interests and preferences.

4. How We Use the Information Collected

GIFP Institute uses your information to better understand your needs and provide you with better service. GIFP Institute will not reveal your personal information publicly or to any third party (except as stated below), unless we receive your permission to do so. We use information held about you in the following ways:

- To help us respond to your queries;
- To carry out our contractual obligations to you and to provide you with the information, products and services that you request or have ordered from us;
- To provide you with information about other goods and services that we offer that are similar to those that you have already purchased or inquired about. Where required by applicable law, we will

seek your prior written consent before doing so;

- To notify you about changes to our services;
- To manage your access to the services;
- To allow you to interact with GIFP Institute's Site, for example by posting comments;
- To display your information on designation directories. We make name, location, and designation status information publicly available through the GIFP Institute online Designation Directory, which is searchable on the GIFP Institute public website by name upon a third party's request.
- To answer enquiries, provide information, support or advice about existing and new products or services;
- To use your credit card information for payment processing and fraud prevention;
- To allow you to share information from our Site on third party social media platforms;
- To comply with our legal and regulatory requirements;
- To ensure the safety and security of our Site and of users of our Site;
- Where we capture your image or voice at one of our events, we may use such images and recordings for promotional purposes on our social media channels, promotional videos and on our website;
- To administer our Site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- To ensure proper attribution for comments or postings that you may contribute to our Site;
- To improve our Site to ensure that content is presented in the most effective manner for you and for your computer and other devices on which you receive our content;
- To allow you to participate in interactive features of our service, when you choose to do so;
- To measure or understand the effectiveness of advertising that we serve to you and others, and to deliver relevant advertising to you; and
- To make suggestions and recommendations to you and other users of our Site about goods or services that may interest you or them.

In addition, if at any time you would like to have your name removed from GIFP Institute lists

and/or directories, please follow the directions given below in the "Choice" section of this document to opt-out of such contact.

We do not use automatic decision-making or engage in profiling that results in legal effects or similarly significant effects on you.

Where we intend to process your personal information for a purpose other than the purpose for which it was collected, we will provide you with information regarding the purpose for the processing, as well as other relevant information, prior to processing your personal information for the new purpose.

5. How We Share the Information Collected

GIFP Institute will not sell, rent, or lease your personal information to others outside of GIFP Institute without your permission. Unless we have your permission or are required by law, we will only share the personal information you provide to us with other GIFP Institute entities and/or business partners who act on our behalf to help us provide products and services. Such GIFP Institute entities and/or business partners are governed by our Privacy Policy with respect to the use of this data and are bound by this Privacy Policy and applicable confidentiality agreements.

6. Your Rights

Where applicable under local law, you may, in certain circumstances:

- request a copy of the personal information held by GIFP Institute about you. Local law may enable us to charge a fee for this. We may require you to prove your identity with approved identification if you request this information;
- update, or request we update or correct, your information;
- (where you have consented to our processing your personal information), to withdraw such consent at any time;
- request us to port (transmit) your personal information directly to another organization;

- request us to erase your personal information;
- require us to stop processing your personal information;
- object to our processing your personal information for specific purposes, such as for the purposes of marketing, and
- have the right not to be subject to decisions taken solely on the basis of automated processing.

Where provided under applicable law, you may have the right to require a list of personal information we share with third parties and information regarding those third parties, if the third parties use the personal data for their direct marketing purposes. We will inform you (before collecting your data or as set out in this privacy notice) if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes.

7. Your Choice

GIFP Institute will not use or share the personal information provided to us for purposes other than for which the information was originally submitted, without your express permission, except as expressly stated in this Policy. We will also provide you the opportunity to inform us at any time if you choose to opt-out of partial or total contact from GIFP Institute and we will comply with such requests. If you have any difficulty exercising your choices, please send your request to law@gifp.us.org.

Except as expressly stated in this Privacy Policy, your permission will always be secured first, should we ever decide to share your information with third parties that are not acting on our behalf and not governed by our Privacy Policy.

8. Access and Correction

GIFP Institute strives to keep your personal information accurate. We will provide you with access to your information, including making every reasonable effort to provide you with online or telephone access to your registration data so that you may review, update or correct your personal

information. To protect your privacy and security, we will also take reasonable steps to verify your identity before granting you access or enabling you to make corrections. If you are a GIFP Institute registered user, you can access your personal information by logging into Personal Center with your user ID and password to request a change in your personal information.

9. Security

GIFP Institute is committed to ensuring the security of your information. To prevent unauthorized access or disclosure, maintain data accuracy, and ensure the appropriate use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect online.

Any unauthorized access to or use of any of our Sites and other products and services or to the information collected and maintained by us should be immediately brought to our attention by contacting us via email at law@gifp.us.org.

Your access to some services and content is password protected. We recommend that you do not divulge your username and password to anyone. GIFP Institute will never ask for your password in an unsolicited phone call or in an unsolicited email. You should not disclose your user name and password to others.

Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. Accordingly, despite our best efforts to protect your personal information, GIFP Institute cannot completely ensure or warrant the security of any information you transmit to us, or to or from our online products or services. You transmit all such information at your own risk. However, once we receive your transmission, we will make our best effort to ensure its security on our systems.

10. Children

The Site is not directed toward children under 18 nor does GIFP Institute knowingly collect

information from children under 18. If you are under 18 years of age, you are not allowed to submit any personally information to GIFP Institute. If you become aware that any child has submitted personal information to GIFP Institute, please inform us by emailing law@gifp.us.org as soon as possible.

11. Use of Cookies

GIFP Institute uses cookies and web beacons (described below), to collect information about the pages you view, the links you click and other actions you take on our Sites and services.

Additionally, we collect certain standard information that your browser sends to every web site you visit, such as your IP address, browser type and language, access times and referring web site addresses. We may also deliver advertisements and provide web site analytics tools on non-GIFP Institute sites and services, and we may collect information about page views on these third party sites as well.

Most aggregate information is collected via cookies, web beacons and other technical methods.

Web beacons (also known as clear gifs), in conjunction with cookies, are used to compile statistics about Site usage. Web beacons are small pieces of data that are embedded in images on the pages of web sites or applications. We or our service providers use these technical methods to analyze the traffic patterns on our Sites, such as the frequency with which our users visit various parts of our Sites and to measure site effectiveness or use of online products and services. We also use Web beacons in HTML e-mails that we send our visitors who have agreed to receive e-mail from us, to determine whether our recipients have opened those e-mails and/or clicked on links in those e-mails. If you choose to furnish GIFP Institute with personally identifiable information, this information can be associated to the data stored in the cookies or Web beacons. These technical methods may involve the transmission of information either directly to us or to our service providers. These technical methods allow us to make our Sites, products and services, and any e-mails you have agreed to receive, more customized to you. You may render some Web beacons unusable by rejecting their associated cookies.

We also use cookies to store, and sometimes to track, user information. Cookies, by themselves, do not tell us your e-mail address or other personal information unless you choose to provide this information to us by, for example, registering or subscribing to our Sites. A cookie is a small amount of data that is sent to your browser from a Web server and stored on your computer's hard drive. A cookie contains a unique number that allows our Sites to recognize your computer. We use both temporary and persistent cookies. A temporary cookie tracks visitor activity during a session or visit and it expires when you close your browser. We use them to provide continuity for your visit as you visit Site pages. Persistent cookies allow us to keep track of your user name and password (if you are a subscriber) so you don't have to re-enter that information each time you visit. The Help function on most browsers contains information on how to set your browser to notify you before accepting cookies or to disable cookies entirely. However, if you don't accept cookies, you won't be able to take advantage of various features on our Sites that are available to other visitors.

12. Links to Third Party Websites

Links to third party web sites are provided solely as a convenience to you. If you use these links, you will leave the GIFP Institute Site. GIFP Institute has not reviewed all of these third-party sites and does not control and is not responsible for any of these sites, their content or their privacy policies. Thus, GIFP Institute does not endorse or make any representations about them, or any information, software or other products or materials found there, or any results that may be obtained from using them. If you decide to access any of the third party sites linked to this Site, you do this entirely at your own risk.

13. California Privacy Rights

For California Residents Only. GIFP Institute may disclose your Personal Information to our subsidiaries or other third parties who may use that information to market directly to you. As a California resident, you have the right to opt-out of having your Personal Information licensed to

such third parties. We will not share your information after we have received your notification that you are opting out. If you wish to opt-out you can contact: law@gifp.us.org.

14. European Privacy Rights

For European or United Kingdom Residents Only. If you are based in the EU or the UK, in certain circumstances, you have rights under the GDPR in relation to your Personal Information.

- **Request access to your Personal Information.** You may have the right to request access to any Personal Information we hold about you as well as related information, including the purposes for processing the Personal Information, the recipients or categories of recipients with whom the Personal Information has been shared, where possible, the period for which the Personal Information will be stored, the source of the Personal Information, and the existence of any automated decision making.
- **Request correction of your Personal Information.** You may have the right to obtain without undue delay the rectification of any inaccurate Personal Information we hold about you.
- **Request erasure of your Personal Information.** You may have the right to request that Personal Information held about you is deleted.
- **Request restriction of processing your Personal Information.** You may have the right to prevent or restrict processing of your Personal Information.
- **Request transfer of your Personal Information.** You may have the right to request transfer of Personal Information directly to a third party where this is technically feasible.

Where you believe that we have not complied with our obligations under this Privacy Policy, or under European or UK data protection laws, you have the right to make a complaint to an EU or UK Data Protection Authority, such as the UK Information Commissioner's Office. For more information, please contact: law@gifp.us.org.

15. Retention of Information

If you are located outside of the United States, please be advised that we process and store personal information in the United States.

GIFP Institute manage and store personal information in accordance with the laws of your home country or relevant international regulations. For more information, please contact law@gifp.us.org.

We will process and store your personal information only for the period necessary to achieve the purpose of the storage, or as permitted by law. The criteria used to determine the period of storage of personal information is, for example, the respective statutory retention period. After expiration of that period, the corresponding data is routinely deleted.

16. Contact Us

If you have any questions or comments regarding our privacy policy, please contact GIFP Institute at :

Address: Suite 1213, 469 Seventh Avenue, New York, NY, 10018

Telephone: +1 (917) 291-5538

Email: law@gifp.us.org.

Any disputes arising out of a breach of this policy will be submitted to and resolved by the privacy dispute resolution procedure.

17. Changes to Privacy Policy

Except where limited by applicable law, we reserve the right to update this Policy to reflect changes to our information practices by prominently posting notice of the update on this Site, and, if required, obtaining your consent. Any updates will become effective immediately after posting the updates to this Policy and apply to all information collected about you, or where required, upon your consent. You agree that you will review this Policy periodically. If we make any changes to this Policy, we will change the "Last Updated" date above. You are free to decide whether or not to accept a modified version of this Policy, but accepting this Policy, as modified, is required for you to continue using the Site.

If we make any changes to this Policy that materially and adversely impacts previously collected information about you, we will obtain your consent for processing information previously collected about you in such a manner.

Privacy Policy Effective 24 May 2023