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# Privacy Policy

**This Privacy Policy is effective as of March 19, 2018.**

The Top 60 Over 60 (“T60” or “we” or “our” or “us”) recognizes the importance of your right to privacy and wants you to be familiar with how we collect, use and disclose any personal information that individually identifies you (e.g. name, phone number, e-mail address).

This Privacy Policy explains how we collect, use, disclose and protect your personal information when you use this website (the “Site”), our products and our services (collectively, the “Services”).

This Privacy Policy is incorporated into and forms part of our Terms of Use, which outline the terms and conditions you agree to when using our Site and Services. We will only collect, use and disclose your personal information in accordance with this Privacy Policy.

By using our Site and Services and supplying your personal information, you acknowledge that you have read and understood this Privacy Policy, and you agree and consent to the collection, use disclosure and other processing of your personal information as outlined in this Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use our Services or supply your personal information to us.

## What Personal Information do we collect?

Personal information means any recorded information about an identifiable individual. The types of personal information that we may collect include, but is not limited to:

- your name;
- your personal address;
- your personal phone number;
- your personal e-mail address;
- you areas of interest as they relate to the Top 60 Over 60 services;
- personal information you give us that we did not request (such as personal information you voluntarily put into an email to us or in the order notes at checkout on our Site).

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We also collect, use and disclose your personal information to comply with legal and regulatory requirements and as otherwise may be permitted or required by applicable laws. We will only use the personal information that we collect from you for the purposes for which it was collected. The purposes for which we may collect your personal information include, but are not limited to:

- providing you with our Services;
- establishing and maintaining commercial relations with you;
- identifying and contacting you when you request our Services;
- responding to questions that you send by email or through our Site;
- sending you, by email or mail, the logos, stationery or other products that you have purchased from us;
- contacting you about the Service(s) you purchased, including notifying you about progress and updates;
- notifying you about other services and products provided by T60, which may be of interest to you;
- providing you with newsletters and articles;
- obtaining your feedback regarding our Services, including through the use of surveys;
- supporting our business functions such as internal business processes, marketing and advertising; and
- meeting any legal or regulatory requirements.

### **When Do We Collect Personal Information?**

We may collect your personal information when you voluntarily provide it to us by using our Services. For example, we may ask you to provide personal information if you:

- use our Site and our Services;
- purchase a product, such as logos and stationery, on our Site at checkout;
- send us a question or comment by email;
- register to attend an event, workshop or training opportunity;
- register or create an account on our Site;
- register to receive newsletters, articles and updates about our Services; and
- otherwise participate in features of our Site that ask for personal information.

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identified in this Privacy Policy and we collect, use and disclose your personal information in accordance with this Privacy Policy.

## Use, Disclosure and Retention of Personal Information

Your personal information will not be used without your consent for purposes other than those for which it was collected or in accordance with applicable laws.

From time to time, we may wish to use personal information for new or additional purposes, in which case we will amend the Privacy Policy to include these new or additional purposes and will obtain your consent through your continued use of our Site and Services. We retain your personal information only for as long as we need it to fulfill the purposes for which it was collected, to ensure your compliance with our Terms of Use, and to comply with our legal obligations. When personal information is no longer required, we will take steps to destroy, erase or render anonymous the information.

We may also use and disclose your personal information to third parties under the following limited circumstances:

- with service providers that help with our operations and Site including, without limitation, for customer services, monitoring and analyzing Site activity, and operating and maintaining the Site. Such service providers and partner companies may only use your personal information for the purposes described in this Privacy Policy;
- when necessary to protect our safety, property or other rights, our affiliates, customers and users of the Site, including to detect and prevent fraud;
- if we sell, assign or transfer all or a portion of our business or assets to a related company or a third party. Your personal information will remain subject to any pre-existing privacy policy unless you agree to the privacy policy of the company or third party that acquires your personal information;
- with your consent; or
- when otherwise required or permitted by law.

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parties (“Third Parties”) to perform services on our behalf. These Third Parties may store, process and transfer personal information on servers located outside of Canada in jurisdictions whose data protection laws may differ from those of Canada, such as the United States of America. As a result, personal information may be subject to access requests from governments, courts, or law enforcement in those jurisdictions according to the laws in those jurisdictions. For example, information may be shared in response to valid demands or requests from government authorities, courts and law enforcement officials in those countries. Subject to applicable laws in such other jurisdictions, we will use reasonable efforts to ensure that appropriate protections are in place to require our Third Parties to maintain protections on personal information that are equivalent to those that apply in Canada.

### **Links to Other Sites**

Our Site may contain links to other sites that are independently owned and operated by third parties. These other sites may have their own privacy policies and are not governed by this Privacy Policy. We are not responsible for the privacy practices or the content of any sites owned and operated by any third parties. Other sites may collect and treat information collected differently, so we encourage you to carefully read and review the privacy policy of each site you visit.

### **Providing Payment Information on our Site**

We do not collect payment information directly from users of our Site and Services. When you pay for our Services on our Site, you will be directed to a third party provider website (i.e., PayPal, Membership 365) to process your payment, which will collect payment information directly from you, such as your credit card numbers and expiration dates, and any other personal information necessary to process your payment. T60 and PayPal will send emails to you regarding the processing of your online payment. Your use of PayPal is governed by the agreement between you and PayPal. If you have any questions or concerns about your payment information or your agreement with PayPal, please contact PayPal at 1-888-221-1161 or [www.paypal.com](http://www.paypal.com).

### **Cookies, Web Beacons and Other Similar Technology**

As you interact with this Site, we may use automatic data collection technology and services that record and collect information that identifies your computer, tracks your use of this Site and collects



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will “remember” information when you visit a site. Web beacons and tags are small strings of code that are used in conjunction with a cookie and allow us to record activity on our Site. Internet tags, graphic tags and similar web beacon type functions allow us to count the number of users who have visited a particular web page or to access certain cookies. We may use web beacons on this Site to count users and to recognize users by accessing our cookies. Being able to access our cookies allows us to personalize this Site and improve your experience at our Site. We may also include web beacons in HTML-formatted e-mail messages that we send to determine which e-mail messages were opened. Information tracked through these mechanisms includes, but is not limited to: (i) your IP address; (ii) the type of web browser and operating system being used; (iii) the pages of the Site a user visits; and (iv) other sites a user visited before visiting our Site.

We may also employ cookies and action tags (also known as single pixel gifs or web beacons) to collect information about your use of, and activities on, our Site for our use but also for use by third parties that serve advertisements about T60 on other sites you may visit. For instance, we may use third party service providers, such as Google AdSense or AdWords, to serve advertisements on our behalf across the Internet. These advertising service providers may collect information about your visits to our Site, and your interactions with our products and services. In addition to the information about your visits to our Site, such advertising service providers may also use the information about your visits to other sites to target advertisements for products and services available from T60.

You can set your Internet browser up so that you are notified when cookies are stored, you can decide in each individual case whether you want to accept cookies, or you can refuse to accept any cookies. However, if you do not accept cookies, you may be restricted in how you are able to use our Site. You can delete cookies which are already stored on your hard disk at any time. You will find more details on how to do this in the operating guide for your Internet browser program.

As described above, you may be able to set your browser to refuse cookies. If you refuse cookies you may still receive online advertising, but it may be less personalized.

## Google Analytics

Our Site uses Google Analytics, a web analytics service of Google, Inc. (“Google”). Google Analytics uses “cookies” to analyze how you use our Site. The information generated by the cookie about your use of our Site (including your IP address) is sent to a Google server in the U.S. and stored there. Google will use this information to evaluate your use of our Site, compile reports on Site activity for our Site operators and to provide other site activity related internet services. Additionally, Google may transfer this information to a third party when required by law or in the case of a third-party

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Google in the manner described and for the above mentioned purpose. The consent for collection and storage of data can be withdrawn at any time in the future by clicking on the following link: <https://tools.google.com/dlpage/gaoptout?hl=en>. Given the debate concerning the use of analytical tools using full IP addresses, we wish to point out that our Site uses the “Anonymize IP” function of Google Analytics which works with a shortened form of IP addresses to avoid direct personal identification. Furthermore, we use the cookies to carry out frequency assessments, page usage assessments and marketing assessments. For the aforementioned assessments, we utilize this cookie information without a link to your personal information, so it is completely anonymous.

## Security

We maintain technical, physical and administrative security safeguards to protect your personal information against loss, theft, and unauthorized access. Any personal information you provide to us is exchanged on a secure server. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we are committed to protecting your personal information, we cannot ensure or warrant the security of any information you provide to us.

We take reasonable steps to verify your identity before granting you access to your account on our Site, however, you are solely responsible for maintaining the secrecy of your username, password and any other account information. We also take reasonable steps to ensure that our employees are aware of the importance of maintaining the confidentiality of personal information and that unauthorized persons do not gain access to personal information that we have disposed of or destroyed.

## Individual Access and Accuracy of Personal Information

You may request access to your personal information which we may hold by contacting us at the contact information set forth below, and we will respond within a reasonable time, generally no later than 30 days following receipt of the request. We will need to verify your identity before providing you with the personal information we hold about you. There is no cost for such access request unless you require copies of records, in which case a fee will apply.

We will disclose or grant access to the information unless there is a compelling reason against disclosure. Examples of such situations where we will not disclose this information include, but are not limited to where:

- a legal privilege restricting disclosure applies;



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-the information cannot be disclosed for reasons of security or commercial confidentiality (including trade secrets);

-it would interfere with contractual or other negotiations of T60 or a third party; or

-it is not readily retrievable and the burden or cost of providing the information would be disproportionate to the nature or value of the information

If we cannot provide you with access to your personal information, we will advise you of the reason(s) access is being denied, unless we are prohibited by law from doing so.

You may request to update and change your personal information at the contact information set forth below. We will endeavor to correct or complete any personal information which you advise us is inaccurate or incomplete. Where appropriate, the amended information shall be transmitted to third parties having access to such information. If you have any concerns about your payment information, please contact PayPal at 1-888-221-1161 or [www.paypal.com](http://www.paypal.com).

### **E-mail Communications**

We comply with Canada's anti-spam legislation (CASL) and we will not send you electronic communications in contravention of this law.

We will ensure that our e-mails include instructions on how to unsubscribe if you no longer wish to receive future e-mails from us. Specifically, you can unsubscribe using the link included in the e-mail. We will only communicate with you for the limited purposes permitted under CASL.

### **Changes to this Privacy Policy**

We reserve the right to change or replace this Privacy Policy at our sole discretion at any time. Please check back from time to time to ensure that you are aware of any updates or changes in this Privacy Policy. We will post the most current version on our Site and we will indicate at the top of this page the date this Privacy Policy was last revised. Your continued access or use of this Site after any such changes constitutes your acceptance of the Privacy Policy as revised.

### **Your Consent to the Terms of this Privacy Policy**

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personal information. If you do not understand the nature, purpose and consequences of us collecting, using and disclosing your personal information, please do not use our Site or our Services or provide us with any personal information, and contact us at the contact information set forth below so that we can address your questions or concerns.

Subject to legal and contractual requirements, you may refuse or withdraw your consent to certain of the purposes identified in this Privacy Policy at any time by contacting us at the contact information set forth below. If you refuse or withdraw your consent, you acknowledge that we may not be able to provide you or continue to provide you with certain services or information which may be of value to you.

## How to Contact Us

We welcome your feedback. If you have questions, comments or concerns about this Privacy Policy, or would like to do any of the following:

- see your personal information that you have already sent us so that you can correct, update or delete it from our files;
- ask that we not send you electronic communications or otherwise contact you; or
- report any violation of this Privacy Policy,

please contact us at [info@topsixtyoversixty.com](mailto:info@topsixtyoversixty.com) and we will get back to you as soon as possible.

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