

Privacy Policy

Updated: August 5, 2020 by Karma Co-op's Board of Directors

Previously updated: March 13, 2018

Karma Co-operative Inc. ("us", "we", or "our") operates the <http://www.karmacoop.org> website (the "Service"), collects and manages members', donors', and prospective members'/donors' personal information for the sole purposes of communicating about Karma Co-op, and furthering the goals of the co-op.

Our Commitment

To protect the privacy of members, donors, and prospective members and/or donors

Your membership and/or donations help to ensure that Karma Co-op can fulfill its mission and be a sustainable organization for the long-term. In order to fulfill these activities, we gather and use personal information.

Personal Information

Personal Information is any information that can be used to distinguish, identify, or contact a specific individual. This information can include an individual's opinions or beliefs, as well as facts about, or related to, the individual. Business contact information and certain publicly available information, such as names, addresses, and telephone numbers (as published in telephone directories) are not considered personal information.

We may collect the following information:

- Names, addresses, phone numbers, email addresses, and/or business contact information.
- Information to process and receipt donations.
- Member or donor information, which helps us understand our members and donors, aids in our communication with them, enhances our member/donor service, helps to evaluate our processes, and allows us to provide efficient services.

Privacy Practices

Karma Co-op respects the privacy of our members and donors; we do not sell, rent, or trade our lists. We collect, use, and disclose personal information only for the purpose of processing memberships and donations, keeping our members and donors informed about Karma activities, and to ask for their support in our mission. Anyone from whom we collect information can expect that it will be carefully protected and that any use of this information is subject to consent. *We offer donors and prospective donors privacy options that will be made explicit in their donor gift agreement, which includes the option to limit or opt-out of future communication.*

Our employees sign confidentiality agreements, and safeguards are in place to ensure that the information is not accessed, disclosed, or shared more widely than is necessary to achieve the purpose for which it was gathered. We also take measures to ensure the integrity of Personal Information is maintained, and to prevent its being lost or destroyed. All staff members receive privacy training to ensure that they are able to follow our privacy policy and

procedures. Individuals may access their Personal Information at any time to ensure that it is correct and current, or to edit it.

We will not use or share your information with anyone except as described in this Privacy Policy.

We will only collect Personal Information that is necessary to fulfill the following purposes:

- To verify identity;
- To identify your preferences;
- To open and manage an account;
- To ensure you receive a high standard of service;
- To meet regulatory requirements;
- Other legal reasons as apply to the goods and services requested.

We will obtain your consent to collect, use or disclose Personal Information. In some cases, we can do so without your consent (see below). You can provide consent orally, in writing, electronically, or through an authorized representative.

You provide implied consent where our purpose for collecting, using, or disclosing your Personal Information would be considered obvious or reasonable in the circumstances. Consent may also be implied where you have notice and a reasonable opportunity to opt-out of having your Personal Information used for mail-outs, marketing, or fundraising and you do not opt-out.

We may collect, use or disclose Personal Information without the consent:

- When permitted or required by law;
- In an emergency that threatens an individual's life, health, or personal security;
- When the Personal Information is available from a public source;
- When we require legal advice from a lawyer;
- For the purposes of collecting a debt or protection from fraud;
- Other legally established reasons.

Website and Electronic Commerce

We use password protocols and secured websites to protect personal and other information we receive when an online donation is made. Our software is routinely updated to maximize protection of such information.

Log Data

We may also collect information that your browser sends whenever you visit our Service ("Log Data"). This Log Data may include information such as your computer's Internet Protocol ("IP") address, browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages and other statistics.

In addition, we may use third party services such as Google Analytics that collect, monitor and analyze this type of information in order to increase our Service's functionality. These third party service providers have their own privacy policies addressing how they use such information.

Cookies

Cookies are files with small amount of data, which may include an anonymous unique identifier. Cookies are sent to your browser from a web site and stored on your computer's hard drive. We use "cookies" to collect information. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service. If you do not instruct your browser to refuse all cookies or to indicate when a cookie is being sent, your consent to our use of your Personal Information may be implied.

Service Providers

We may employ third party companies and individuals to facilitate our Service, to provide the Service on our behalf, to perform Service-related services or to assist us in analyzing how our Service is used.

These third parties have access to your Personal Information only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose. **Security**
The security of your Personal Information is important to us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security.

International Transfer

Your information, including Personal Information, may be transferred to — and maintained on — computers located outside of your province, country or other governmental jurisdiction where the data protection laws may differ than those from your jurisdiction.

If you are located outside Canada and choose to provide information to us, please note that we transfer the information, including Personal Information, to Canada and process it there. Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

Links To Other Sites

Our Service may contain links to other sites that are not operated by us. If you click on a third party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit.

We have no control over, and assume no responsibility for the content, privacy policies or practices of any third party sites or services.

Children's Privacy

Our Service does not address anyone under the age of 18 ("Minor").

We do not knowingly collect personally identifiable information from Minors. If you are a parent or guardian and you are aware that your Minor has provided us with Personal Information, please contact us. If we become aware that we have collected Personal Information from Minors without verification of parental consent, we take steps to remove that information from our servers.

Changes to This Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

If we make any material changes to this Privacy Policy, we will notify you either through the email address you have provided us, or by placing a prominent notice on our website.

Contact Information

Contact us if at any time you wish to be excluded from future communications or to discuss our privacy options. If you have any questions or concerns about this Privacy Policy, please contact us at the co-op, and we'll help get these addressed and resolved.

T. 416-534-1470.