



IFSE INSTITUTE STUDENT HANDBOOK

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INTRODUCTION

IFSE Institute (IFSE) is committed to strengthening the professionalism of the financial services industry. The greater the professionalism, the better our students can serve the investing public. Through practical financial education and training courses, we strive to equip individuals with the knowledge and skills they need to help improve the financial outcomes of their clients.

This IFSE Institute Student Handbook describes the policies and procedures that govern students' use of our services, including offering insight on the terms and conditions for using our services, and our information handling practices. IFSE recommends that all students review this Handbook prior to engaging in any of IFSE's services.

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A. TERMS OF USE

By using the website found at (www.ifse.ca) or using and accessing the IFSE learning portal (the “**Learning Portal**”), the IFSE business intelligence portal (the “**BI Portal**”), and/or any other website, online portal or online service (collectively, the “**Website**”) provided by the IFSE Institute of Financial Services Education Inc. (“**IFSE**”, the “**Institute**”, “**us**”, “**we**”, and “**our**”), or by registering for a course through IFSE and using IFSE’s online portal, you, and any company that you represent in using the IFSE Sites (as defined below), agree to be bound by the following Terms of Use, which governs the relationship between you and IFSE regarding your use of the IFSE Sites. If you are accessing the IFSE Sites and Content as described below, on behalf of an organization, you represent and warrant that you have the authority to bind that organization to these Terms of Use and by accepting these Terms of Use, you are doing so on behalf of that organization.

IFSE reserves the right to update and change these Terms of Use from time to time by posting the updated Terms of Use at (<https://www.ifse.ca/terms-of-use/>) and the most current version of the Terms of Use shall govern you and, if applicable, your organization’s relationship with IFSE for the use of the IFSE Sites. It is your responsibility to consult with these Terms of Use and the Student Handbook from time to time to ensure that you are up to date on any changes which may affect you. Continued use of the Website, Learning Portal, BI Portal and any other website, online portal or online service provided by IFSE (together, the “**IFSE Sites**”) indicates continued acceptance of these Terms of Use.

IFSE’s collection, use and disclosure of your personal information shall be governed by the Privacy Policy located within the Student Handbook and at (<https://www.ifse.ca/privacy-policy/>). By using the IFSE Sites or by registering for services with IFSE, you consent to IFSE’s collection, use and disclosure of your personal information in accordance with the Privacy Policy.

These Terms of Use apply exclusively to your access to and use of the IFSE Sites and do not alter the terms of any other agreement you, your employer, or sponsoring organization may have with IFSE. In case of any conflict or inconsistency between these Terms of Use and any other agreement you, your employer, or sponsoring organization may have with IFSE, the other agreement shall prevail to the extent of such conflict or inconsistency.

PLEASE READ THE FOLLOWING TERMS OF USE AND PRIVACY POLICY CAREFULLY BEFORE ACCESSING OR USING IFSE’S SERVICES AND REGULARLY CHECK FOR UPDATES. IF YOU DO NOT AGREE TO THESE TERMS OF USE OR THE PRIVACY POLICY, YOU ARE NOT PERMITTED TO ACCESS OR USE THE IFSE SITES AND MUST IMMEDIATELY EXIT THE IFSE SITES.

1. INTRODUCTION AND PORTAL ACCESS

1.1. Through the IFSE Sites, IFSE will provide you with access to and the ability to download messages, information, data, text, software, images or other materials from the IFSE Sites (the “**Content**”) and to send messages, information, data, text, software, images and/or other materials to and through the IFSE Sites (“**Communications**”). In order to access the Learning Portal or BI Portal, you must enter a login name and password (“**Login Credentials**”). You are responsible for maintaining the confidentiality of your Login Credentials and shall be responsible for all uses of the portals using your Login Credentials, whether authorized by you or not.

1.2. You agree to immediately notify IFSE of any loss or unauthorized use of your Login Credentials. If you believe someone has accessed your Login Credentials without your authorization, it is your responsibility set up a new password. You guarantee that the information provided to IFSE during the registration process for Login Credentials is complete, accurate, and up-to-date, and agree to update such information as needed.

2. USER REQUIREMENTS

2.1. You may only use the IFSE Sites, and the Content derived therefrom, for the following purposes, as applicable:

- (a) **All IFSE Sites:** You may only access, download and use the IFSE Sites, any of the Content, and only send Communications, in accordance with these Terms of Use, which includes only completing these activities for personal, non-commercial purposes that are appropriate to the applicable IFSE Site. You are responsible for complying with all applicable laws when using the IFSE Sites.
- (b) **Learning Portal:** The Learning Portal and Content may only be used for lawful purposes by individuals registered or intending to register for courses or events offered by IFSE.
- (c) **BI Portal:** The BI Portal and Content may be only used for lawful purposes by individuals seeking reports related to the use of the Learning Portal by specific corporate clients.

3. USE AND TERMINATION OF USE

3.1. You can stop using the IFSE Sites at any time.

3.2. Subject to any other agreements you and IFSE may have, IFSE may terminate, change, suspend or discontinue any aspect of the IFSE Sites, including: (a) changing the availability of any features at any time without notice or liability; (b) changing any fees or charges for use of the IFSE Sites, including instituting new or increased fees or charges for the use of the IFSE Site or any other IFSE Site-related services (the “**Services**”) or any features thereof; (c) removing, adding, modifying or otherwise changing any Content or Communications on or from the applicable IFSE Site; or (d) imposing limits on certain features and Services or restricting your access to parts or all of the applicable IFSE Site without notice or liability for any reason whatsoever.

3.3. IFSE reserves the right, in its sole discretion, to correct any errors or omissions in any portion of the IFSE Sites or the Content at any time without notice.

3.4. IFSE may, in its sole discretion, terminate your right to use the IFSE Sites, or any part of service of the IFSE Sites, at any time without notice. In the event of termination, you are no longer authorized to access the IFSE Sites or part of the IFSE Sites affected by such termination. The restrictions imposed on you with respect to both the Content and the IFSE Sites shall survive any such termination. IFSE shall not be liable to any party for such termination.

3.5. If your right to use the IFSE Sites or any part of the IFSE Sites is terminated by IFSE, any outstanding debts you have to IFSE will become due and payable immediately. Accounts in good standing and with no outstanding debts will be closed.

4. USER CONDUCT

4.1. You agree not to:

- (a) modify, reverse engineer, decompile, disassemble, translate, attempt to extract the source code or otherwise deconstruct any IFSE Site or Content or any related software;
- (b) alter or remove any copyright, trademark, trade name or other proprietary notices, legends, symbols or labels appearing on, or in, any IFSE Site or Content or any reproduction thereof;
- (c) circumvent or attempt to circumvent any security or technical limitations or measures;
- (d) sublicense, disclose, rent, sell, lease, loan or distribute any Content to a third party or create any derivative works of the Content;
- (e) interfere with or disrupt the IFSE Sites or networks which support the IFSE Sites, or create user accounts by automated means or under false or fraudulent pretenses;
- (f) gain unauthorized access to or use of the IFSE Sites or Services;
- (g) use the Content for the benefit of a competitor of IFSE or to compete against IFSE;
- (h) publish, upload, post, transmit or otherwise make available any Content or Communications that: (i) you do not have the right to make available; (ii) is unlawful, harmful, vulgar, obscene, hateful or racially, ethnically or otherwise objectionable; (iii) infringes any intellectual property rights of any party; (iv) includes any unsolicited or unauthorized advertising, promotional materials, surveys, junk mail, spamming or chain letters; or (v) contains a software virus, Trojan horse, worm, time bomb, cancelbot, corrupted file, or any other computer file or software designed to interrupt, destroy, damage or limit the functionality of any computer hardware, software or other property;
- (i) defame, harass, abuse, stalk, threaten or violate the legal rights of any individual or entity;
- (j) post any franchise, pyramid scheme, unauthorized multi-level marketing (MLM) opportunity, "club membership", distributorship or sales representative agency arrangement or other business opportunity which requires an upfront or periodic payment or requires recruitment of other members, sub-distributors or sub-agents;
- (k) delete or revise any material posted by any other person or entity;

- (l) impersonate any person or entity, including IFSE or an unauthorized user of Services, or falsely state or otherwise misrepresent your affiliation with a person or entity, including the posting by Candidates of inaccurate or fraudulent resumes; or

- (m) violate any applicable local, provincial, or federal law and any regulations.

4.2. You agree that you are solely responsible for actions and communications undertaken or transmitted during your usage of the IFSE Sites, and that you will comply with all laws that apply or may apply to your use of or activities on the IFSE Sites or in respect of the Communications and Content. Without limiting any of IFSE's legal rights, IFSE reserves the right to investigate violations of these Terms of Use and may involve, and cooperate with, law enforcement authorities in prosecuting users who are involved in such violations.

4.3. IFSE reserves the right at all times to disclose any usage information or Communications provided by you as necessary to satisfy any law, regulation or governmental request, or to edit, refuse to post or remove any Communications, in whole or in part and without notice for any reason in IFSE's sole discretion.

4.4. You agree that you are solely responsible for ensuring that you comply with all applicable laws when using the IFSE Sites.

5. INTELLECTUAL PROPERTY

5.1. You acknowledge that the IFSE Sites, processes, methods, and Content is protected by copyright, trademark and other proprietary rights and laws and that all intellectual property rights in and to the IFSE Sites and Content are the sole property of IFSE or its licensors. Your use of the IFSE Sites and Content does not give you any ownership or interest in any intellectual property in or related to the IFSE Sites or Content. You acknowledge that all rights to IFSE trademarks or logos, the Content appearing on the IFSE Sites and the "look and feel" of the IFSE Sites belong to IFSE. You will not at any time directly or indirectly contest or infringe these rights.

5.2. The service names, company names and logos used on the IFSE Sites may be trademarks, including registered trademarks of IFSE. Such names, logos and service names may not be copied, imitated or used, in whole or in part, without the prior written consent of IFSE. Other services and company names mentioned on the IFSE Sites may be the trademarks of their respective owners. Except for the limited license to use the Licensed Marks granted in Section 6.3(b), you may not use any of IFSE trademarks or service marks for any reason without IFSE's prior written permission.

5.3. Subject to your compliance with these Terms of Use, and any restrictions set out herein, IFSE grants you a non-exclusive, non-transferable, personal, revocable, limited license to use the IFSE Sites and to download, display, print, and use the Content in accordance with these Terms of Use. You acknowledge that you do not acquire any ownership rights through IFSE granting you this license or by downloading the Content.

5.4. You may only use the Content for participating in: (a) educational activities provided through the Learning Portal; (b) reports provided through the BI Portal; or (c) receiving any Services provided through the IFSE Sites. Content may constitute IFSE's confidential information, and you will not share, distribute, disseminate or disclose any such Content or information with any third parties without IFSE's prior written consent.

5.5. If you provide IFSE with any submission or any feedback, suggestion, input, report or data, whether through the IFSE Sites, by email, orally, by action or by any other means, (collectively “**Feedback**”) IFSE may or may not review such Feedback. You hereby assign to IFSE any and all intellectual property rights in the Feedback. Without limitation thereof, you agree that IFSE may use any Feedback for any purpose whatsoever, including without limitation, for the creation, improvement and/or marketing of IFSE services, products or Content. Feedback shall not be treated as confidential information.

5.6. Software, including calculator software, as well as any files or images generated by such software, code and data accompanying such software (the “**Software**”), used or accessible through the IFSE Sites is the copyrighted and proprietary work of IFSE or its licensors. Unless provided for elsewhere, you are licensed to use the Software on a non-exclusive basis for the purposes expressly stated in these Terms of Use.

6. THIRD PARTY AND LINKED SITES

6.1. Certain links on the IFSE Sites may take you to other web sites. IFSE provides these links only as a convenience. These linked sites are not necessarily under the control of IFSE. If you use these sites, you may leave the IFSE Sites. If you decide to visit any linked site, you do so at your own risk and it is your responsibility to take all protective measures to guard against viruses and other destructive elements.

6.2. IFSE is not responsible for the contents of any such linked page or any other page not under its control. IFSE makes no representation or warranty regarding, and does not endorse, any linked web sites, the information appearing on them, or any of the products or services described. Links do not imply that IFSE sponsors, endorses, is affiliated or associated with, or is legally authorized to use any trademark, trade name, logo or copyright symbol displayed in or accessible through the links, or that any linked site is authorized to use any trademark, trade name, logo or copyright symbol of IFSE.

6.3. In accordance with these Terms of Use, you may provide links to the IFSE Sites. By establishing a link to any IFSE Site, you agree to the following:

- (a) Except for the links provided in this Section 6.3, you must obtain IFSE’s consent before linking to any other IFSE Site. You may establish links, without consent, to the following IFSE Sites: <https://www.ifse.ca/> and <https://www.ifse.ca/fr/>.
- (b) If you link to any IFSE Site, IFSE grants you a limited, non-exclusive, non-transferable, royalty-free license to use the IFSE trademark and Internet icons, if available, (the “**Licensed Marks**”) solely for the purpose of serving as a link from your web site to any IFSE Site.
- (c) You may not create frames around any part of any IFSE Site or use other techniques that alter the visual presentation of any IFSE Site, and you may not imply that IFSE is endorsing you or your products or services.
- (d) You may not imply an affiliation between you/your company and IFSE without the prior written consent of IFSE.
- (e) You may not misrepresent your relationship with IFSE or present false or misleading impressions about IFSE’s services. Your webpage may not contain materials that may be interpreted as distasteful or offensive and should be appropriate for all age groups.
- (f) IFSE shall have no responsibility or liability for any content appearing on your website.

- (g) IFSE may at any time, in its sole discretion, immediately terminate your license to use the Licensed Marks, with or without cause. If IFSE exercises this right, you will immediately remove all links to any IFSE Site and cease using the Licensed Marks.

7. LIABILITY

7.1. You are solely responsible for your interactions with other users of the IFSE Sites.

7.2. TO THE EXTENT ALLOWABLE BY APPLICABLE LAW, UNDER NO CIRCUMSTANCES WILL IFSE OR ITS AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, PARTNERS OR LICENSORS BE LIABLE TO YOU FOR ANY DAMAGES WHATSOEVER, INCLUDING DIRECT, INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, CONSEQUENTIAL OR EXEMPLARY DAMAGES HOWEVER CAUSED, WHETHER IN CONTRACT, TORT (INCLUDING NEGLIGENCE) OR OTHERWISE, OR FOR ANY LOST REVENUE, LOST PROFITS, ECONOMIC LOSS, ANTICIPATED PROFITS, LOST BUSINESS OR INJURY TO BUSINESS REPUTATION OR GOODWILL, OR COST OF PROCUREMENT OF SUBSTITUTE SERVICES, UNDER ANY THEORY OF LIABILITY OR CAUSE OF ACTION, REGARDLESS OF WHETHER IT HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

8. INDEMNIFICATION

8.1. You agree to indemnify and hold IFSE, its affiliates, partners, suppliers and each of their respective directors, officers, employees, consultants, agents and suppliers harmless from any claim or demand, including reasonable legal fees, which may be incurred by reason of or in connection with your use of the IFSE Sites or your breach of or failure to comply with these Terms of Use or for any violation of any law or regulation by you.

9. DISCLAIMER

9.1. YOU EXPRESSLY UNDERSTAND AND AGREE THAT YOUR USE OR RELIANCE ON THE IFSE SITES OR CONTENT IS AT YOUR SOLE RISK. THE IFSE SITES AND CONTENT ARE PROVIDED "AS IS". IFSE PROVIDES THE IFSE SITES, CONTENT AND SERVICES WITHOUT WARRANTIES, REPRESENTATIONS AND CONDITIONS OF ANY KIND WHETHER EXPRESS OR IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES, REPRESENTATIONS AND CONDITIONS OF MERCHANTABLE QUALITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT OF INTELLECTUAL PROPERTY. IFSE EXPRESSLY DISCLAIMS ANY WARRANTIES FOR THE SECURITY, RELIABILITY, TIMELINESS, AND PERFORMANCE OF THE IFSE SITES AND DOES NOT GUARANTEE UNINTERRUPTED OPERATION OF THE IFSE SITES.

9.2. YOU EXPRESSLY UNDERSTAND AND AGREE THAT IFSE DISCLAIMS ANY AND ALL RESPONSIBILITY OR LIABILITY FOR THE ACCURACY, CONTENT, COMPLETENESS, RELIABILITY, OPERABILITY OR AVAILABILITY OF THE IFSE SITES OR CONTENT.

9.3. No lawyer-client, advisory, fiduciary or other relationship is created by accessing or otherwise using the IFSE Sites.

9.4. IFSE CANNOT AND DOES NOT CONFIRM THAT EACH USER IS WHO THEY CLAIM TO BE. BECAUSE IFSE DOES NOT AND CANNOT BE INVOLVED IN USER-TO-USER DEALINGS OR

CONTROL THE BEHAVIOUR OF PARTICIPANTS ON THE IFSE SITES, IF YOU HAVE A DISPUTE WITH ONE OR MORE USERS, YOU RELEASE IFSE (AND OUR AGENTS AND EMPLOYEES) FROM ALL CLAIMS, DEMANDS AND DAMAGES OF EVERY KIND AND NATURE, KNOWN AND UNKNOWN, SUSPECTED AND UNSUSPECTED, DISCLOSED AND UNDISCLOSED, ARISING OUT OF OR IN ANY WAY CONNECTED WITH SUCH DISPUTES.

9.5. IFSE is under no legal obligation to, and generally does not, control the Communications provided by other users which is made available through IFSE Sites. Other people's information and Communications may be offensive, harmful or inaccurate, and in some cases will be mislabelled or deceptively labelled.

9.6. You acknowledge and agree that you are solely responsible for the form, content, and accuracy of any posting or other Communications placed by you on the IFSE Sites.

10. STUDENT CODE OF CONDUCT AND ACADEMIC DISHONESTY

10.1. This Student Code of Conduct establishes the standards of conduct expected of students while they are enrolled in an IFSE course or program. Students must always act in a courteous, respectful, and ethical manner that adheres to the principles of IFSE Institute:

- **Honesty:** Students shall be honest and truthful in all their interactions with IFSE staff, fellow students, regulators, and employers.
- **Integrity:** Students shall hold themselves accountable to the highest standards of ethical behaviour while studying with IFSE Institute and as they pursue a career as a financial professional.
- **Professionalism:** Students must never engage in any activities or actions that may disparage the reputation of IFSE Institute, their fellow students, or the financial services industry.

10.2. Students are expected to behave honourably and professionally and are prohibited from committing acts of academic dishonesty. Examples of misconduct include but are not limited to:

- plagiarizing or stealing IFSE course content;
- copying or removing exam materials from the test environment;
- disclosing contents of an exam to others (i.e., discussing exam questions);
- cheating or colluding on an exam (e.g., cheat sheets, software tools like AI, banned devices);
- failing to abide by the rules of an exam (e.g., refusing to present identification, talking during the exam);
- having someone impersonate the student at an exam (i.e., proxy test taker);
- forging, altering, and misusing IFSE documents (e.g., transcripts, certificates, diplomas);
- presenting falsified documents (e.g., government-issued photo ID, physicians' letters);
- sharing login credentials;
- creating a disturbance during a class or exam;
- aggressive or abusive behaviour towards others; and
- theft, damage, or destruction of property while on IFSE's premises.

11. INCIDENTS OF MISCONDUCT

11.1. Students engaging in prohibited behaviour or misconduct may be subject to disciplinary action. The penalties vary depending on the severity of the misconduct. Penalties may include but are not limited to any or all of the following:

- a formal warning;
- nullification of an exam score;
- forfeiture of an exam attempt and any applicable fees;
- termination from a course and forfeiture of course fees;
- a ban from re-registering for a course and exam for six (6) months or longer;
- expulsion from an in-class training session or online webinar; and
- a letter notifying employers, prospective employers, and/or regulatory authorities of the misconduct.

11.2. The process for investigating an incident of misconduct is as follows:

- i. An investigator is appointed to initiate the collection of information regarding the incident. IFSE will comply with its obligations under the *Personal Information Protection and Electronic Documents Act* (“**PIPEDA**”) and all correspondence and conversations will be conducted in a private and confidential manner.
- ii. The investigator will gather and review all relevant information and conduct interviews with all individuals involved.
- iii. The investigator will notify the student of the allegation without delay and give them an opportunity to provide a statement or explanation. If more than one student is involved, notification will be provided to each student. A written response may be required.
- iv. The investigator will submit their findings to the Senior Management Team and/or Managing Director.
- v. The Senior Management Team and/or Managing Director will assess the information provided and render a decision on whether the behaviour violates IFSE's terms and conditions, policies, or student code of conduct. If the violation is found to have occurred and there is sufficient justification to levy a penalty, it shall be proportional to the seriousness of the offence.
- vi. All decisions will be relayed to student(s) in writing.
- vii. Applicable penalties will be enforced, and the investigation will be closed.

11.3. Students wishing to file an appeal of a decision of an incident of misconduct may do so through an independent third-party arbitration service chosen by IFSE. Students must follow the limitations set by the process and will be solely responsible to pay for the costs of the arbitration services (minimum \$2,825) to initiate the appeal. The decision from the arbitrator will be issued in writing and will be final and binding, and not subject to appeal on questions of fact, law, or mixed fact and law. There will be no order with respect to legal costs or the service fee, as each party will bear their own costs. If you are an existing student wishing to file an appeal, please contact IFSE using the contact information at <https://www.ifse.ca/contact/>.

12. COURSE TERMS AND CONDITIONS

12.1. Special Rates and Pre-Requisite Courses. You must obtain a contract code and password prior to completing an enrolment to receive special pricing on IFSE courses. Failure to enter contract code information during the online enrolment process will result in being charged the regular rate and IFSE reserves the right not to issue a refund. Please check with your employer or sponsoring organization to see if you qualify for special pricing for a course prior to completing enrolment. It is your responsibility, and not IFSE's responsibility, to ensure that you have completed the necessary prerequisite courses.

12.2. Reporting. You agree to authorize IFSE to disclose information about your participation in an IFSE course or program to your employer, sponsoring organization, prospective employers and/or any applicable regulatory authorities. This includes, but is not limited to, reporting exam results, course participation, and any unethical behaviour or illegal conduct. Further, you also agree to authorize your employer, sponsoring organization, prospective employers and/or any applicable regulatory authorities to disclose information about your participation in an IFSE course or program to IFSE. If you choose not to give your permission to IFSE to report course results to your employer or sponsoring organization, then you may communicate this in writing to us using the contact information at <https://www.ifse.ca/contact/> and we will inform your employer or sponsoring organization of your choice.

12.3. Login Information. You are responsible for maintaining the confidentiality of your registration information and password. You shall be responsible for all uses of your registration, whether or not authorized by you. You agree to immediately notify IFSE of any loss or unauthorized use of your registration or password.

12.4. Students Enrolled Through an Employer or Sponsoring Organization. If you are a student enrolled through your employer or sponsoring organization, this Section 12.4 applies. Your employer or sponsoring organization may impose additional requirements and restrictions not contained herein (e.g., employers may require that employees complete courses in a shorter period of time). Your employer or sponsoring organization will be responsible for informing you of such requirements. In the event of an inconsistency or conflict between (a) Section 12 (*Course Terms and Conditions*); and (b) the terms and conditions imposed on you by your employer/sponsoring organization or negotiated between IFSE and your employer/sponsoring organization, the latter will govern with respect to any such conflict or inconsistency, unless such conflict or inconsistency interferes with IFSE's reporting requirements referred to in Section 12.2 (*Reporting*).

12.5. Academic Partner Students. If you are enrolled in courses through one of IFSE's academic partners listed [here](#) ("**Academic Partners**"), this section applies. You are required to abide by the policies and procedures governing the Academic Partner and communicated to you by the Academic Partner. You must be registered for the IFSE course with both IFSE and the Academic Partner. You must pay all course enrolment fees to the Academic Partner unless otherwise directed by the Academic Partner. Unless you are otherwise informed by IFSE or the Academic Partner, the Academic Partner will determine exam dates for courses taken through the Academic Partner. In the event of a conflict or inconsistency with Section 12 (*Course Terms and Conditions*) and an applicable Academic Partner's policies and procedures, the Academic Partner's policies and procedures will govern with respect to such conflict or inconsistency.

12.6. Course Enrollment. Upon registration into a program or course where your Canadian Insurance Participant Registry number is required, you will provide this information to IFSE at the time of enrolment. The enrolment period will end June 15, 2025 (for LLQP courses) or June 30, 2025 (for all other courses). Upon expiration of your enrolment period, you will no longer have access to the course. Please refer to the individual course page for more information. IFSE courses offered through an Academic Partner may have a different enrolment period; for such course, please consult with the Academic Partner. All course enrolment fees are due at the time of enrolment. Courses will be in a pre-enrolled status until all fees are paid in full. All fees are subject to change without notice.

12.7. Course Extension. Course extensions are not available.

12.8. Special Exam Accommodations/Accessibility. IFSE is committed to providing exam accommodations that are accessible for all individuals. It may take up to thirty (30) calendar days to arrange a special exam accommodation. Please contact IFSE using the contact information at <https://www.ifse.ca/contact/>.

12.9. Exam Policies. Exams are not returned to students and are not available for review. There are no exceptions to this policy. IFSE does not re-grade exams at the request of students who are unsuccessful. All paper-based exams are scored by a scanner and are not graded by hand. We perform due diligence of the testing materials before the grade is released.

12.10. Course Completion. For most courses with a final exam, you must achieve a passing grade on the final exam to complete the course. Please refer to the individual course page for this information. If you are unable to achieve a passing grade in the allotted exam attempts, or within the enrolment period, you are required to re-enroll. Re-enrolments are subject to the full course cost.

12.11. Tax Receipts. You must provide your social insurance number to IFSE in order to create tax receipts for tax returns. Tax receipts are dated no later than the last day in February for course enrolment fees over \$100 CDN paid in the previous tax year. You are able to access your tax receipts online, from your account. If you take IFSE courses with our Academic Partners, you will receive tax receipts from the Academic Partner, and not from IFSE, if course fees were paid directly to the Academic Partner.

12.12. Technical Requirements. IFSE is not responsible for technical problems experienced by the user, including forgetting a password or having a disruption in internet service. User requirements can be found on IFSE's Website at www.ifse.ca under "[RESOURCES](#)".

12.13. Events. Events offered by IFSE require registration and payment of fees prior to the start of the event. Event registrations are non-transferrable. IFSE reserves the right to cancel any event in its sole discretion. If IFSE cancels an event, you will be offered a refund or the choice of an alternative date, if available. By participating in an event, you consent to it being recorded and made available to other students. Some events tied to IFSE courses, such as in-class or webinar training sessions, are not automatically included in course registrations and may require you to be enrolled in both the applicable course and the event.

12.14. Cancellation/Refund Policy. IFSE may, in its sole discretion, cancel your course without refund. Please note that upon cancellation, all exam results will be nullified. In accordance with IFSE's reporting requirements referred to in Section 12.2 (*Reporting*), IFSE may, in its sole discretion, report details of your participation in an IFSE course, including cancellation, to your employer, sponsoring organization, prospective employers, and/or any applicable regulatory authorities.

You can cancel your enrolment in any course at any time. You will be entitled to a partial refund of your course enrolment fees if you cancel your course within fifteen (15) calendar days of enrolling (including the registration date). You are not eligible for any refund if you have completed an exam attempt. Furthermore, IFSE charges a \$75 CDN (plus tax) administration fee on all eligible refunds.

Exceptions: The Accident and Sickness Insurance Course (“**A&S**”), Life License Insurance Qualification Course (“**LLOP**”) and all Continuing Education (“**CE**”) courses are not eligible for refunds. Bundled offers are non-refundable in their entirety. Course tools are optional purchases and are non-refundable; this includes, but is not limited to, printed material, SeeWhy Learning products, and Live Webinars.

13. EXAM TERMS AND CONDITIONS

13.1. The following Exam Terms and Conditions apply to all paper-based and computer-based exams (in test centres or online proctored). You must **ACCEPT** all the following Exam Terms and Conditions to proceed. If you **DECLINE**, then you will not be able to write an exam with IFSE or your exam will end and you will forfeit your exam attempt and any applicable fees.

- i. You certify that you are the individual registered to write the exam. Before the start of the exam, you will be required to authenticate your identity by producing acceptable, valid, government-issued photo identification (e.g., passport, driver’s license, citizenship card, or permanent resident card).
- ii. You agree to conduct yourself in an ethical and professional manner before, during, and after the exam. As an IFSE student, it is expected that you act with honour, integrity, and respect and to conduct yourself in accordance with the generally accepted ethical standards of professional behavior and abide by Section 10 (*Student Code of Conduct and Academic Dishonesty*).
- iii. You understand and agree that if you provide false information, or if you violate IFSE’s terms and conditions, policies, or Student Code of Conduct, IFSE may, in its sole discretion:
 - immediately terminate your exam; and
 - render disciplinary action including, but not limited to, withholding your exam scores, refusing to refund any fees, and banning you from retaking the exam.
- iv. You acknowledge and understand that this is a confidential and secure exam, protected by the laws in Canada and elsewhere. You acknowledge and understand that the exams are the exclusive property of IFSE and IFSE is the sole holder of the copyrights to these exams.
- v. You agree that you will not, at any time, discuss the content of the exam with anyone (including the proctor) and will not, at any time, record, copy, or disclose any exam question or answer, in whole or in part, in any form or by any means (orally; in writing; online; in any Internet “chat room,” message board, social media, or forum; or otherwise). You understand that such actions are an infringement on IFSE’s copyright.
- vi. At the time of registration with IFSE, you acknowledged and agreed to authorize IFSE to disclose information about your participation in an IFSE course or program to your employer, sponsoring organization, prospective employers, and/or any applicable regulatory authorities in the Section 12 (*Course Terms and Conditions* (the “**Course**

Terms)). In accordance with the Course Terms, IFSE may, in its sole discretion, report details of your participation in an IFSE course, including conduct, to your employer, sponsoring organization, prospective employers, and/or any applicable regulatory authorities.

- vii. You acknowledge that these exams are part of the insurance licensing or securities registration process overseen by the applicable regulatory body, whose responsibility is to protect consumers and investors. The objective of these exams is to evaluate your knowledge, skills, and abilities for the purpose of licensure or registration.
- viii. If you do not attend your scheduled exam or fail to provide sufficient notice of a reschedule or cancellation, you will forfeit the exam attempt and any applicable fees paid. In addition, IFSE will charge you a missed exam fee. IFSE reserves the right, in its sole discretion, to refund any applicable fees paid. The number of exam attempts that are available to you is dependent on the course for which you have registered.
- ix. You understand that:
 - There are NO breaks during the exam. If you feel ill, notify the proctor for assistance.
 - There is NO communication and/or interaction with other individuals during the exam except with the proctor.
 - Unless specified, NO items are permitted on you or within reach that may compromise the integrity of the exam, including but not limited to electronic devices, books or manuals, notes, or wearable technology.
- x. Exam results are available online within five (5) business days following the exam, and to students with no outstanding fees. You will receive an email from IFSE when your exam results are available. IFSE reserves the right to withhold exam results where IFSE is investigating suspicious behavior or misconduct of a student.

14. PAPER-BASED EXAMS POLICY

14.1. In addition to Section 13 (*Exam Terms and Conditions*), the following policies and procedures set out in this Section 14 apply to all IFSE Institute paper-based exams:

- i. You must register at least ten (10) calendar days prior to (and not including) the available exam date. Requests received less than ten (10) calendar days prior to (and not including) the exam date may only be accommodated if possible, and a fee will be applied. IFSE does not cancel paper-based exams; you may only reschedule.
- ii. Subject to some exceptions (for example, remote or international exam arrangements), your course may include the first exam attempt in the course enrolment fee. Any subsequent exam scheduling, re-scheduling, or re-writes are subject to the applicable fees.
- iii. NO additional time will be allotted if you arrive after the exam has begun. You will only be permitted to write if you arrive within 30 minutes of the exam start time.
- iv. You must answer all questions in pencil on the answer sheet provided. Answers completed in the exam booklet or exam answer sheets filled out in pen will not be graded.
- v. During the exam, you are only permitted to have certain items on your desk or on your person. All other items must be placed away from you and out of reach. IFSE Institute is not responsible for any lost or stolen items.

- **PERMITTED:** pencils, highlighters, a calculator, and the exam materials.
 - **NOT PERMITTED:** any device, item, or materials that interfere with other students writing their exams or compromises the integrity of any IFSE exam including but not limited to manuals, books, papers, notes, calculators with printing capabilities, electronic devices, or wearable technology.
- vi. NO exam materials may be removed from the exam room. Scrap papers, exam answer sheet, and exam booklet must be enclosed in the exam envelope and brought to the proctor at the end of the exam. The proctor must verify the contents of the package before you leave the exam session. Once verified, the package must then be closed by either you or the proctor.
- vii. If you complete your exam early, you may leave quietly after ensuring that you have signed the attendance list and returned all exam materials to the proctor. You must take all personal belongings with you.

15. COMPUTER-BASED EXAMS POLICY

15.1. Computer-based exams are offered:

- a) Through [Pearson VUE](#) at a testing center.
- b) Through [Pearson VUE](#)'s **On VUE online proctoring platform**.
- c) Through **IFSE's online proctoring platform**.

In addition to Section 13 (*Exam Terms and Conditions*), the following policies and procedures set out in this Section 15 apply to all IFSE Institute computer-based exams, whether delivered by IFSE or our partner, Pearson VUE.

15.2. You will be given Pearson VUE's policies for computer-based testing in a test centre when you arrive at the location. You must agree to abide by these policies before being permitted to test.

15.3. You will be given Pearson VUE's policies for its OnVUE online proctoring platform in your exam appointment confirmation email. You must agree to abide by these policies before being permitted to test.

15.4. Whether through OnVUE or IFSE, you agree to abide by IFSE's full policies for online proctored exams.

15.5. For any exam with a live proctor, you will not be permitted to write an exam if you arrive more than fifteen (15) minutes late.

15.6. You will be given everything that you need to write the exam within the application. During the exam, you are prohibited from having any items on your desk or on your person.

- **NOT PERMITTED:** Any device, item, or materials that interfere with or compromise the integrity of IFSE exams. This includes but is not limited to manuals, notes, pens, pencils, calculators, electronic devices, or wearable technology.

15.7. During the exam registration and/or check-in process, you will be required to take a photo of yourself and your identification (ID), which must be an acceptable, valid, government-issued photo ID. Your personal information will be handled in accordance with the terms of our Privacy Policy.

15.8. For online proctored exams, you will be required to demonstrate your testing environment is appropriate by supplying photos of your surroundings and/or by showing your environment to the live proctor, if you have one, or through your webcam.

15.9. You agree not to engage in prohibited behaviour and/or suspicious activity during the exam. Examples of prohibited behaviour or suspicious activity include but are not limited to failing to follow live proctor's instructions, looking off the screen, mumbling or speaking aloud, covering your mouth or face, using unauthorized materials (e.g., cell phones, headphones, recording equipment, writing materials), interacting with third parties intentionally or unintentionally, or leaning outside/leaving the view of the webcam.

15.10. You acknowledge that a live proctor, if you have one, cannot answer any questions having to do with the content of the exam. A chat feature or technical support line is available to communicate any technical or personal issues.

15.11. You agree to be recorded during your exam. Recordings will be handled in accordance with the terms of our Privacy Policy.

15.12. Requests to reschedule or cancel an exam delivered through IFSE's online proctoring platform must be made at least two (2) business days (48-hour minimum) before your scheduled exam.

16. GENERAL

16.1. **Applicable Law:** The IFSE Sites are controlled, operated and administered by IFSE from its offices within Canada. IFSE makes no representation or warranty that Content or the IFSE Sites are appropriate or available for use at any locations outside Canada. These Terms of Use shall be governed and construed by the laws of the Province of Ontario and the federal laws of Canada applicable therein. You and IFSE agree to submit to the personal and exclusive jurisdiction of the courts located in Toronto, Ontario, Canada.

16.2. **Arbitration:** If any dispute arises between you and IFSE concerning the interpretation of these Terms of Use or any part of it (a "**Dispute**"), the Dispute shall be submitted to arbitration in Toronto, Canada, in accordance with the *Arbitration Act, 1991* (Ontario). Notwithstanding the foregoing, this Section 16.2 shall not apply to Disputes arising from a breach of Section 4 (*User Conduct*) or Section 5 (*Intellectual Property*), in which cases IFSE may commence litigation proceedings immediately without following the processes set forth in this Section 16.2.

16.3. **Waiver of Trial:** You hereby waive any right to a jury trial or trial by way of a class action, in connection with any controversy or claim arising out of or related to these Terms of Use.

16.4. **No Limitation:** Nothing in these Terms of Use shall limit any right that IFSE may have at law, by agreement or otherwise.

16.5. **Severability:** If any provision of these Terms of Use is found by a court of competent jurisdiction to be invalid, illegal or unenforceable, the parties agree that the court should endeavour to give effect to the parties' intentions as reflected in that provision and the other provisions of these Terms of Use shall remain in full force and effect.

16.6. **Agency:** Nothing in these Terms of Use will be construed to constitute you or any similar party as a partner, joint venturer, franchisee, employee, agent or representative of IFSE. You will not have any right to act as an agent of IFSE or create any obligation for or on behalf of IFSE.

16.7. **Waiver:** The failure of IFSE to exercise or enforce any right or provision of these Terms of Use shall not constitute a waiver of such right or provision.

16.8. **Additional Terms of Use:** Certain areas of the IFSE Sites may be subject to additional terms and conditions. By using such areas, or any part thereof, you agree to be bound by the additional terms and conditions of the applicable areas.

16.9. **Interpretation:** Any ambiguities in the interpretation of these Terms of Use shall not be construed against IFSE. Where the context so requires or permits, the use of the singular form includes the plural, and the use of the plural form includes the singular, and the use of any gender includes any and all genders.

16.10. **Contact:** All inquiries related to IFSE, including if you are an existing student and do not agree to the Terms of Use, should be communicated to IFSE directly using the contact information at <https://www.ifse.ca/contact/>.

B. PRIVACY POLICY

This Privacy Policy (“**Policy**”) is designed to comply with applicable privacy legislation in Canada. IFSE does not offer services to users outside of Canada. This Policy is also designed to help individuals understand how their personal information is managed at the IFSE Institute. We urge you to read it carefully. This Policy explains:

- what personal information we collect and why we collect it;
- how we use your personal information;
- who we share your personal information with; and
- the choices you have to access, update, and remove your personal information.

By registering on this site, by submitting any information through this site, or by otherwise accessing this site, you are agreeing to the terms of this Policy and consenting to the policies and practices for the collection, use or disclosure of personal information.

1. WHAT INFORMATION DO WE COLLECT?

We collect information from you when you register on our site or fill out a registration form.

When registering on our site you will be asked to fill out a profile which contains your contact information including name, phone number, email address and mailing address. We may also collect your social insurance number and professional credential or regulatory body identification number (if you are taking a course for professional certification, licensing, or registration) during enrolment.

We may collect the personal and demographic information you choose to provide us. We also collect information about how you use our sites (for example, your IP address, time, date, browser used, and actions taken by you while on the site) and the areas of our site that you visit.

If you are taking a computer-based test, which can be delivered in a test centre or remotely with online remote proctoring, we may collect, in addition to the personal information noted above:

- photographs you provide of your government issued photo identification and of yourself prior to beginning your proctored test;
- your digital or wet signature;
- biometric information, by way of artificial intelligence facial scanning of the photo you uploaded of yourself or a scan of your palm vein; and
- sensory data (including audio, electronic, visual or similar information) recording while you are completing your test through: (i) recording devices at the test centre; or (ii) your computer via your webcam and microphone.

From time-to-time we may also ask you to complete an online survey.

2. WHAT DO WE USE YOUR INFORMATION FOR?

IFSE limits the collection of information to what is necessary for the identified purposes.

Registration Information: Registration information is collected primarily for the purpose of identifying you as a user of IFSE services which includes online services provided by IFSE and servicing partners. Registration information is also shared with our third-party service providers who may deliver services to you on our behalf.

Social Insurance Number: Your Social Insurance Number is collected in order to facilitate your tax receipt.

Professional Credential/Regulatory Body Identification Number: Your professional credential or regulatory body identification number is collected to facilitate you obtaining or maintaining a designation, certification, licence, or registration from the respective regulatory body or accreditation authority of which you are a member.

Test Taker Information: When you take an exam, we will use the personal information provided in the following ways:

- Photos provided of your government-issued identification and of you prior to beginning your test will be used for the purpose of verifying your identity through the use of ID authentication protocols.
- Biometric information will be used to authenticate your identity through ID authentication protocols.
 - For online remote proctored exams, artificial intelligence facial comparison technology is used to validate the photos you provide of your government-issued identification and of yourself prior to beginning your test. We may also use the facial comparison technology for the purpose of verifying your identity during the testing session by comparing your facial image with the photos you provided.
 - For in-person exams, digital or wet signature or a scan of your palm vein will be used to authenticate your identity prior to beginning your test.
- The video and audio recording of you we collect through a test centre recording device or your webcam and microphone will be used for the purpose of identity verification, remote observation, test security, and incident resolution.

User Information: User information, which generally includes registration information, is used primarily to: (i) provide you with updates regarding new site developments and information about our services or those of our affiliates; (ii) answer your questions; or (iii) to provide you with services that you have requested.

User information may also be used to determine appropriate new features, content or services for this site, to provide advertisers and business partners with aggregate but not personal information about our customers and their preferences, including statistical information about the source of visitors, sales, traffic patterns and use of services. User information is also shared with our third-party service providers who may deliver services to you on our behalf.

If you are a registered user of this site and have provided us with registration information, we may use your registration information and user information to provide tailored job opportunities or other information to you.

Anonymous Information: Anonymous information is used primarily by us and our business partners to measure the number of visits, average time spent, page views, and other statistics about visitors to this site. We may also use anonymous information to monitor site performance for systems administration purposes, to make this site easier and more convenient to use, for law enforcement purposes, and to report information (in aggregate and not in a personally identifiable form) to our advertisers (e.g., how many visitors log in to this site). Anonymous information may be used to serve you with targeted advertising on this site. Targeted advertisements are likely to be more interesting for you and are more productive for our advertisers.

If cookies are enabled on your Internet browser, then they are used to help us measure the number of visits, average time spent, page views, and other statistics relating to your use of this site. If you are performing a search on our site, then a cookie is used to carry the search request data from the request page to the results page. This cookie, by itself, does not tell us your email address or who you are. See the “Do We Use Cookies?” section below for more information. If we use your registration information and user information to provide tailored job opportunities or other information to you, we use cookies to recognize you on subsequent visits to our site and to make your online experience more convenient.

Surveys: Unless you choose to receive the results of an online or email survey from us or to redeem a prize that we are offering, we do not request any personal information during such surveys and all collected information is used on an aggregated basis only.

Communication with us: If you contact us, we may keep a record of the correspondence, but we do not make any use of the email address or other contact information, other than to respond to the communication.

How we use your personal information:

Any information we collect from you may also be used in the following ways:

- to personalize your experience (your information helps us to better respond to your individual needs);
- to improve our Website (we continually strive to improve our Website offerings based on the information and feedback we receive from you);
- to improve customer service (your information helps us to more effectively respond to your customer service request and support needs);
- to process transactions;
- to send periodic emails; and
- the email address you provide for order processing may be used to send you information and updates pertaining to your course, in addition if you have consented to receiving such materials from us, you may receive occasional company news, updates, promotions and related product or service information or other site features.

Your information, whether public or private, will not be sold, exchanged, transferred, or given to any other company for any reason whatsoever, without your consent, other than for the express purpose of delivering the purchased product or service.

3. DATA RETENTION AND STORAGE

IFSE retains personal information for only as long as necessary to provide the services and fulfill the transactions you have requested, or for other business purposes, including but not limited to complying with our legal obligations, resolving disputes, and enforcing our agreements. We are required by law to keep some types of information for certain periods of time (e.g., statute of limitations).

We may retain provided photos of your government-issued identification and of you, collected during the exam registration and/or check-in process prior to beginning your test, for up to thirty (30) days. If an incident is suspected, this information may be kept in archive until such time as the incident has been resolved and any statutory limitation periods relating to litigation have expired.

We may keep recordings (e.g., audio, video, etc.) of you, collected through a test centre recording device or your webcam and microphone while you are taking a test, for up to ninety (90) days after the test. In the event of a claim or concern about a suspected incident, the video and audio recording may be kept in archive until such time as the incident has been resolved and any statutory limitation periods relating to litigation have expired.

Personal information that is no longer required will be securely destroyed, erased or made anonymous according to our guidelines and procedures. For additional details about our data retention periods or privacy practices, please contact us using the information provided in the “Contact Us” section below.

We currently store and process your personal information and other content you provide to us on servers located in Canada. Our servers follow industry standards pertaining to security.

In some circumstances, your personal information may be stored, processed, shared or otherwise used on servers belonging to third parties based in other countries. For example, for computer-based testing services, user information is transferred to the third-party service provider’s data centre located in the United States. Our service providers are only permitted to store, process and access your personal information, and are not otherwise authorized to collect, use or disclose your personal information, except in accordance with the purposes set out in this Privacy Policy or as required by applicable law. However, it is possible that foreign governments, courts, law enforcement or regulatory agencies may be able to access your personal information under foreign laws when shared with external third parties.

By using our services or otherwise providing us with personal information, you agree to the transferring of your personal information in accordance with this Privacy Policy and applicable data protection laws and regulations.

4. ACCESSING AND CORRECTING YOUR INFORMATION

You may request from us information about:

- the personal information we hold about you, including recordings of you that we may collect when you take an exam;
- the categories of personal information we hold about you;
- the purposes of the processing;
- details to whom your personal information has been/will be disclosed;

- how long we retain your personal information;
- if we did not collect the information directly from you, information about the source; and
- how to lodge a complaint with the correct supervisory authority.

You may also request that we update any incomplete or inaccurate information about you, and that we delete your personal information in accordance with applicable laws. You may submit such requests by contacting us as set out in the “Contact Us” section below. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

5. HOW DO WE PROTECT YOUR INFORMATION?

Although we use all reasonable means to ensure that the information you provide to us is not used by third parties for purposes other than those described in this Privacy Policy, we are not responsible for any improper use of your personal information that may occur due to reasons beyond our control.

While we implement a variety of security measures to maintain the safety of your personal information, information you post in public areas of the site may be accessed, used, and stored by others. We strive to provide a safe, secure environment by limiting access to our Website to legitimate users, but we cannot guarantee that unauthorized parties will not gain access. We also cannot control how authorized users store or transfer information downloaded from the Website. As such, you should not post sensitive information on the Website.

6. DO WE USE COOKIES?

We use cookies to prevent unauthorized access to our internal systems, to help us measure usage of the Website and to recognize you on subsequent visits to make your online experience more convenient. We also use cookies to store courses and/or products you add to your Shopping Cart in order for you to complete the purchase after logging into our system.

A cookie is a small file containing certain pieces of information that a website creates when you visit the site. It can track how and when you use a site, which site you visited immediately before, and it can store that information about you.

There are two common types of cookies, “session cookies” and “persistent cookies”. Session cookies store information only for the length of time that you are connected to a website – they are not written onto your hard drive. Once you leave the website, the originator of the cookie no longer has the information that was contained on it. Persistent cookies store information on your hard drive, keeping it there until the expiry date of the cookie.

We only use session cookies as an additional security feature for our online services. For example, when you login to IFSE’s Website and are authenticated through your login ID and password, a cookie will store the identification number of your browser. Throughout your session, the cookie acts as a type of digital signature to identify your current session to the web server. IFSE’s server will monitor the number of your browser to ensure that, at all times during your session, we are dealing with you.

Currently, most browsers do not distinguish between session cookies and persistent cookies. In order to use IFSE's system, your browser must be set to accept cookies.

7. DO WE DISCLOSE ANY INFORMATION TO OUTSIDE PARTIES?

We do not sell your personal information to outside parties. We may share your personal information with trusted third parties who assist us in operating our Website, conducting our business, or serving you, so long as those parties agree to keep this information confidential. We may also release your information when we believe doing so is appropriate or necessary to comply with the law, enforce our site policies, or protect our rights or others' rights, property, or safety. However, no personally identifiable user information will be provided to other parties for marketing, advertising, or other uses.

Your personal information may be collected by our computer-based testing service providers ("**CBP Partners**") when you take in-person or online remote proctored computer-based tests. Our CBP Partners invigilates and proctors our computer-based tests and uses and collects the information for the purpose of providing the computer-based testing services to you.

Your personal information may be collected by payment gateways and transaction processors ("**Payment Partners**") when conducting transactions on our Website. Payment Partners operate in accordance with their own privacy policies which can be found on their website or by contacting the provider directly.

Your personal information may also be shared with financial institutions dealing with Payment Partners. Such disclosure is limited to the information that is directly related to and necessary for the proper application of the Rules of Payments Canada.

CBP Partners and Payment Partners may be located in or have facilities that are located outside of Canada, and will be subject to the laws where they are located. Payment Partners will also be subject to applicable foreign legal requirements including lawful requirements to disclose personal information to governmental authorities in certain circumstances.

Payment Partners may share personal information with third party loyalty program providers as may be permitted by user's agreement with program providers, applicable law, or Payment Partners' privacy policy. Payment Partners may prepare, use, and/or share with third parties, aggregated, non-personally identifiable information derived from transaction data of all of Payment Partners' customers or specific segments of Payment Partners' customers.

8. PERMISSION TO DISCLOSE INFORMATION TO YOUR EMPLOYER OR SPONSORING COMPANY

When you register for one of our courses through an organization or sponsoring company, we expressly reserve the right to report to your employer or sponsoring company, upon their request, your performance results in relation to courses that you have taken or completed. If required, we may also report to regulators the results of courses that you have taken or completed. If you choose not to give us your permission to report course results to your employer or sponsoring company, you may communicate this to us in writing at ifse@ifse.ca and we will inform your employer or sponsoring company of your choice.

9. COMMERCIAL ELECTRONIC MESSAGES

If you have provided us with your contact information, we may, subject to applicable anti-spam laws or regulations, contact you via e-mail, postal mail, or telephone about our products, services, and events that may be of interest to you. E-mail communications you receive from us will generally provide an unsubscribe link allowing you to opt-out of receiving future e-mails or to change your contact preferences.

For Students: At the time of your enrolment, IFSE requested your consent to send you electronic messages from time to time in compliance with Canadian Anti-Spam Legislation. You may choose to remove your consent at any time by updating the information on your account in MY IFSE >> PROFILE >> Receive IFSE's promotional and special offer emails.

Please remember that even if you opt out of receiving marketing emails, we may still send you important information related to your accounts and courses.

10. CONSENT

By providing us with your personal information, you consent to the collection, use and disclosure of personal information for the purposes identified in this Policy. IFSE Sites are not intended for children under 13 years of age.

You may withdraw your consent to the collection, use, processing and/or disclosure of your personal information under this Policy at any time, subject to legal and contractual restrictions and reasonable notice. To withdraw your consent, you may contact us as set out in the "Contact Us" section below. Please note that if you withdraw consent, you may not be able to continue using our Websites or certain features of it.

11. CONTACT US

Please direct any questions about our privacy policies, procedures and any other privacy related concerns or complaints to privacy@ifse.ca.

Our Address:

IFSE Institute of Financial Services Education Inc.
Sussex Centre – East Tower
90 Burnhamthorpe Road West, Suite 1506
Mississauga, Ontario L5B 3C3
Canada

Please note that when requesting access to personal information we may request confirmation of your identity to protect you.