

Privacy notice

Your privacy

Your privacy is important to us. This notice applies to personal information we collect from you when you use this site. If you're a Summit Wealth Advisory Group Inc. client, or otherwise have a relationship with us, we may also have provided you with a separate privacy notice setting out how we use your personal information, which will also apply.

Information we may collect from you

We may collect and process the following information about you:

- Information that you provide to us, for example when you fill out a contact or web form
- Information that we obtain or learn, such as information about the browser or device you use to access this site, how you use this site and the pages you visit, traffic and location data

How we use your information

We'll only use your information where we have your consent or we have another lawful reason for using it. Unless we say otherwise below, we'll use your personal information on the basis that it's within our legitimate interests in operating and maintaining the site, and providing you with site functionality and related services. We may use information provided or obtained via this site to:

- Respond to your queries and feedback (for example, if you've asked a question or completed the Contact Us form)
- Provide you with information, products or services you have requested
- Carry out our obligations from any contracts entered into between you and us
- Ensure site content is presented in the most effective manner for the device you're accessing it from
- Undertake data analytics to learn more about how you and others interact with this site
- Detect and prevent misuse or abuse of this site or our services

We also use information to meet our compliance obligations, to comply with other laws and regulations and to share with regulators and other authorities that Summit Wealth Advisory Group Inc. is subject to. This may include using it to help detect or prevent

crime (including money laundering and other financial crimes). We'll only do this on the basis that it's needed to comply with a legal obligation, it's in our legitimate interests and that of others or to prevent or detect unlawful acts.

Who we'll share your information with

We may share your information in order to provide you with products or services you've requested (for example, if they're not provided by Summit Wealth Advisory Group Inc.), if we have a legitimate interest in doing so (for example, to manage risk, verify your identity, to combat fraud, abuse of our site or services), or where you've agreed to us doing so.

Safeguarding and keeping your information

Most of the personal information we collect is stored electronically; other information is stored as hard copy. We employ appropriate safeguards to protect against theft, loss, unauthorized access, disclosure, copying or modification. These include but are not restricted to individual password access to computer files, employee confidentiality agreements, locked alarm-protected offices and document shredding. You should know that like many companies we utilize third-party service providers to support our data systems and operations, and that some of these service providers may be located in countries other than Canada. Any data held by our service providers remains subject to commercial security standards.

IP addresses

We may collect information about your computer (or mobile device), including where available your IP address, operating system and browser type, for system administration or for our own commercial purposes. This is statistical data about our users' browsing actions and patterns.

Cookies

We use cookies to track how our visitors use this site, to improve your experience when accessing this site, and to improve the site. The cookies we use do not allow us to identify individuals. They are compiled into statistical information on traffic patterns and are used to assess site efficiency. The system will notify you before any cookies are used so that you may refuse them, and the refusal will not affect the site performance or restrict your ability to access information from this site.

How long we'll keep your information

We keep information in line with our data retention policy. For example, if you're a client, we'll normally keep core investment data for sixteen years from the end of our relationship. We retain information to comply with legal or regulatory requirements or for our legitimate purposes, such as responding to enquiries, and may sometimes need to keep it for a longer period; if we don't need to retain it for as long, we may delete, destroy or anonymise it sooner.

Our employees' responsibilities

Each and every employee is responsible for maintaining the confidentiality of all personal information to which they have access. As a condition of employment, our employees are required to sign a confidentiality agreement binding them to this responsibility, which governs their actions, even if they leave or retire from Summit Wealth Advisory Group Inc.

Your rights

You have a number of rights in relation to the information that we hold about you. These rights include:

- The right to access information we hold about you and to obtain information about how we process it;
- In some circumstances, the right to withdraw your consent to our processing of your information, which you can do at any time. We may continue to process your information if we have another legitimate reason for doing so;
- The right to request that we rectify your information if it's inaccurate or incomplete;
- In some circumstances, the right to request that we erase your information. We may continue to retain your information if we're entitled or required to retain it

You can exercise your rights by contacting us at info@summitwealth.ca.

How we keep your information secure

We use a range of measures to keep your information safe and secure which may include encryption and other forms of security. We require our staff and any third parties who carry out any work on our behalf to comply with appropriate compliance standards including obligations to protect any information and applying appropriate measures for the use and transfer of information.

More details about your information

If you'd like further information on anything we've said in this privacy notice, contact us at info@summitwealth.ca.

This privacy notice may be updated from time to time, and you'll always be able to find the most recent version on this site.