

# Privacy Policy



**Effective Date:** April 17, 2020

The Ripple Effect Education (“us”, “we”, or “our”) operates the <https://www.therippleeffecteducation.ca/> website (hereinafter referred to as the “Service”).

This page informs you of our policies regarding the collection, use and disclosure of personal data when you use our Service and the choices you have associated with that data.

We use your data to provide and improve the Service. By using the Service, you agree to the collection and use of information in accordance with this policy. By accessing and using the Service, you acknowledge that you have read, understood, and agree to be bound by the terms of this Agreement.

## 1. Definitions

- a. **Service:** The <https://www.therippleeffecteducation.ca/> website operated by The Ripple Effect Education.
- b. **Personal Data:** Data about a living individual who can be identified from those data (or from those and other information either in our possession or likely to come into our possession).
- c. **Usage Data:** Data collected automatically either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).

## 2. Types of Data Collected

- a. **Personal Data:** You can access and use the Service without telling us who you are or revealing any information by which someone could identify you as a specific, identifiable individual. If, however, you wish to use some of the features on the Website, you may be asked to provide certain Personal Information (for example, your name and e-mail address). We receive and store any information you knowingly provide to us when you fill any online forms on the Website. When required, this information may include the following:
  - i. Personal details such as name, country of residence, etc.
  - ii. Contact information such as email address, address, etc.
- b. **Usage Data:** We may also collect information on how the Service is accessed and used (“Usage Data”). This Usage Data may include information such as your computer’s Internet Protocol address (e.g. 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, unique device identifiers and other diagnostic data.

### **3. Transfer of Data**

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

If you are located outside Canada and choose to provide information to us, please note that we transfer the data, including Personal Data, 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.

The Ripple Effect Education will take all the steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organisation or a country unless there are adequate controls in place including the security of your data and other personal information.

### **4. Use of Data**

In order to make the Service available to you, or to meet a legal obligation, we need to collect and use certain Personal Data. If you do not provide the information that we request, we may not be able to provide you with the requested products or services. Any of the information we collect from you may be used for the following purposes:

- a. Run and operate the Service
- b. Improve user experience
- c. To notify you of changes to the Service
- d. To provide you with news and general information which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information.

### **5. Disclosure of Data**

The Ripple Effect Education may disclose your Personal Data in the good faith belief that such action is necessary to:

- a. To comply with a legal obligation
- b. To protect and defend the rights or property of The Umbrella Effect
- c. To prevent or investigate possible wrongdoing in connection with the Service
- d. To protect the personal safety of users of the Service or the public

- e. To protect against legal liability

## **6. Security of Data**

The security of your data 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 Data, we cannot guarantee its absolute security.

## **7. Service Providers**

- a. We may employ third party companies and individuals to facilitate our Service (“Service Providers”), provide the Service on our behalf, perform Service-related services or assist us in analysing how our Service is used. These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.
- b. We may provide paid products and/or services within the Service. In that case, we use third-party services for payment processing (e.g. payment processors). We will not store or collect your payment card details. That information is provided directly to our third-party payment processors whose use of your personal information is governed by their Privacy Policy. These payment processors adhere to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, MasterCard, American Express and Discover. PCI-DSS requirements help ensure the secure handling of payment information.

The payment processors we work with is **PayPal**. Their Privacy Policy can be viewed at <https://www.paypal.com/webapps/mpp/ua/privacy-full>

## **8. Links to Other Sites**

Our Service may contain links to other sites that are not operated by us. If you click 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.

## **9. Children’s Privacy**

Our Service does not address anyone under the age of 18 (“Children”).

We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Child has provided us with Personal Data, please contact us. If we become aware that we have

collected Personal Data from children without verification of parental consent, we take steps to remove that information from our servers.

## **10. Changes to This 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.

We will let you know via email and/or a prominent notice on our Service, prior to the change becoming effective and update the “effective date” at the top of this Privacy Policy.

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.

## **11. Contact Us**

If you have any questions about this Privacy Policy, please contact us:

- By email: [hello@therippleeffecteducation.ca](mailto:hello@therippleeffecteducation.ca)
- By visiting this page on our website:  
<https://therippleeffecteducation.ca/contact/>