

PRIVACY POLICY

Your privacy is very important to us. Accordingly, we have developed this Policy in order for you to understand how we collect, use, communicate and disclose and make use of personal information. We are taking a global approach to data protection to help ensure that you benefit from control and clarity. We are committed to putting you first and working every day to maintain the trust you put in us. The following outlines our privacy policy.

1. GENERAL TERMS

“Agreement” or “contract” means all of the documents which you and the Company have signed and the Credit Card Authorization Form you have signed.

“Client” or “you” means any purchaser, client and/or user of any of our Courses and Resources.

“Company”, “we” or “us” means Jennifer Dumitrescu doing business as JD Consulting.

The platform we offer at our website www.Jdconsult.ca is referred to as the “Website”.

“Terms of Use” means our Terms of Use, which can be found here

 [Terms of Use | JD Consulting.pdf](#)

This **Privacy Policy** is incorporated into, and considered a part of, the Terms of Use.

2. PERSONAL INFORMATION

When we use the term “personal information” in this Privacy Policy, we mean information that identifies, or can be used to identify, an individual. This may take the form of an identification number, name, title, e-mail address, payment information, telephone number(s), photo, or home address. Personal information does not include information that has been appropriately anonymized or deidentified or information that is publicly available from government records. Note that, under this Privacy Policy, personal information does not include any information you post online that is viewable to the public.

3. INFORMATION WE COLLECT

We Collect Personal Information You Voluntarily Provide.

Certain users of the Website choose to interact with us in ways that require us to gather personally-identifying information. The amount and type of information gathered depends on the nature of the interaction. In each case, we collect such information only insofar as is necessary or appropriate to fulfil the purpose of your interaction with us. Examples of the information we collect include:

- **User/Contact Information.** This may include your first and last name, postal address, telephone number, and email address when you register for a Course.
- **Billing Data,** including your payment instrument number (such as a credit or debit card number), expiration date, and security code as necessary to process your payments.
- **Financial Information.** To help users of our Courses and Resources set up a payment account and pay fees, we may collect financial information, including debit card or credit card number, and other payment information, as applicable. We use Financial Information in order to operate the Website and the Courses and Resources that we provide and to ensure that you are billed for the Courses you choose to receive from us. We do this as necessary for our legitimate interests in providing our Website and services and to fulfil our contracts with users.

- **Promotional Information.** Certain offerings of the Website are optional and so you are not required to enter them or to give us your data in connection with them. Where you do consent to take advantage of our offerings, we will use your data to (as applicable) send you newsletters and other communications that are tailored based on information we have about you, or to operate and manage the survey, contest or similar offering in connection with our legitimate interest in promoting our business and the Website.
- **Content Information.** You also may choose to send us Personal Information in an email or chat message containing inquiries about the Website, Courses and Resources. We use this Information in order to help us respond to your inquiry. We also collect additional information in order to facilitate your technical support request, such as information about the technical support issue you are seeking to fix, the time, and the date.
- **Order Information.** When you make a purchase or attempt to make a purchase through the Website, we, or the sites that we use to process payments or process and fulfill orders collect certain information from you, including your name, billing address, shipping address, payment information (including credit card numbers and/or PayPal information), email address, and phone number.

Information We May Automatically Collect

We also collect potentially personally-identifying information like Internet Protocol (IP) addresses for logged in users and for users leaving comments on the Website. We only disclose logged in user and commenter IP addresses under the same circumstances that it uses and discloses personally-identifying information as described below, except that commenter IP addresses and email addresses are visible and disclosed to the administrators of the blog/site where the comment was left.

We also collect non-personally-identifying information of the sort that web browsers and servers typically make available, such as the browser type, language preference, referring site, and the date and time of each user request. Our purpose in collecting non-personally identifying information is to better understand how you use our Website. From time to time, we may release non-personally-identifying information in the aggregate, e.g., by publishing a report on trends in the usage of the Website.

4. USE OF YOUR INFORMATION

We collect and use information for business and commercial purposes in accordance with the practice described in this Privacy Policy. Our business purposes for collecting and using information include:

- To enable payment for Courses, in order to fulfill our contracts with you;
- For billing and fraud prevention, on the basis of our legitimate interests in ensuring a safe and secure environment in which you can use our Courses and Resources and the Website, and in order to comply with our legal obligations;
- To analyze the Website usage as necessary for our legitimate interest in improving the Website to grow our business;
- To contact you and deliver (via email, push notifications or otherwise) transactional information, administrative notices, marketing notifications, offers and communications relevant to your use of Website, Courses and Resources with your consent when required under applicable law, as necessary for our legitimate interests in proper communication and engagement with you and in promoting our business;
- To provide you with customer support in order to fulfill our obligations to you;

- For internal market research for our legitimate interest in improving the Website, Courses and Resources to grow our business;
- For troubleshooting problems for our legitimate interests in ensuring a safe and secure environment in which you and other users can receive the Courses and Resources they opt to use;
- To assist you in the resolution of complaints and disputes, as necessary for our legitimate interests in facilitating good customer service to all users;
- To enforce our Terms of Use and our legitimate interests in ensuring our Agreement is complied with.

5. COOKIES

A cookie is a string of information that a website stores on a user's computer, and that the user's browser provides to the user each time the visitor returns. We use cookies to help us identify and track users, their usage of the Website and their website access preferences. Users who do not wish to have cookies placed on their computers should set their browsers to refuse cookies before using the Website, with the drawback that certain features of the Website may not function properly without the aid of cookies.

We may use the standard "cookies" feature of major web browsers. We do not set any Confidential Information in cookies, nor do we employ any data capture mechanisms on our website other than cookies. You may choose to disable cookies through your own web browsers settings. However, disabling this function may diminish your experience on the Website and some features of our Courses and Resources may not work as intended. We have no access to or control over any information collected by other individuals, companies or entities whose website or materials may be linked to our Courses and Resources.

6. ADS

Ads appearing on any of our websites may be delivered to users by advertising partners, who may set cookies. These cookies allow the ad server to recognize your computer each time they send you an online advertisement to compile information about you or others who use your computer. This information allows ad networks to, among other things, deliver targeted advertisements that they believe will be of most interest to you. This Privacy Policy covers the use of cookies by the Website and does not cover the use of cookies by any advertisers.

You can opt-out of targeted advertising by using the links below:

- Facebook: <https://www.facebook.com/settings/?tab=ads>
- Google: <https://www.google.com/settings/ads/anonymous>
- Bing: <https://advertise.bingads.microsoft.com/en-us/resources/policies/personalized-ads>
- Pinterest: <https://help.pinterest.com/en/business/article/stop-ads>
- Instagram: <https://help.instagram.com/615366948510230>

Additionally, you can opt-out of some of these services by visiting the Digital Advertising Alliance's opt-out portal at <http://optout.aboutads.info/>.

7. EMBEDDED CONTENT

Articles on this Website may include embedded content (e.g. videos, images, articles, etc.). Embedded content from other websites behaves in the exact same way as if the visitor has visited the other website. These websites may collect data about you, use cookies, embed additional third-party tracking, and monitor your interaction with that embedded content, including tracing your interaction with the embedded content if you have an account and are logged in to that website.

8. SHARING YOUR DATA

We only share the information we collect about you as described in this Privacy Policy. We do not share your data with any third party services or individuals directly. We only share data for the purposes of our own access and we do not authorize any third party services to access your information except with our express permission for the purposes of assisting us in accessing your information. We will not rent or sell potentially personally-identifying and personally-identifying information to anyone.

(a) **Third Party Agents.** We share information, including Identity Information, with entities that process information on our behalf for our business purposes. Our Third Party Agents assist us with services such as payment processing, data analytics, marketing and advertising, website hosting, fraud prevention and detection, communication services, and technical support. We contractually prohibit our Third Party Agents from retaining, using, or disclosing information about you for any purposes other than performing the services for us, although we may permit them to use information that does not identify you (including information that has been aggregated or de-identified) for any purpose except as prohibited by applicable law. To operate our platform, including processing your transactions, we may share your information with our agents, representatives, vendors and service providers ("**Third Party Agents**") so they can provide us with support services as follows:

- Email origination;
- Identity checks;
- Receipt, invoice, or support services;
- Customer relationship management services; and
- To otherwise help us provide the Site.

Our current Third Party Agents are Shopify and Zoho.

(b) **Legal Obligations.** Jennifer Dumitrescu doing business as JD Consulting and our Third-Party Agents may disclose potentially personally-identifying and personally-identifying information only in response to a subpoena, court order or other governmental request, or when we believe in good faith that disclosure is reasonably necessary to protect our property or rights, third parties or the public at large.

(c) **Merger or Acquisition.** We reserve the right to share information in connection with, or during negotiations of, any proposed or actual merger, purchase, sale, or any other type of acquisition or business combination of all or any portion of our assets, or transfer of all or a portion of our business to another business.

9. RETAINING YOUR DATA

When you place an order through the Website, we will store your information indefinitely to allow us to keep accurate records of any data we are obliged to keep for administrative, legal, or security purposes. You may, at any time, ask us to delete this information by writing to us at the address provided at the end of this policy.

10. PROTECTING YOUR DATA

We implement and maintain reasonable administrative, physical, and technical security safeguards to help protect information about you from loss, theft, misuse and unauthorized access, disclosure, alteration and destruction. However, transmission via the internet is not completely secure and we cannot guarantee the

security of information about you. While we will use commercially reasonable efforts to ensure the security of all information, including Financial Information and Personal Information, we expressly disclaim any liability for unauthorized access to or use of our secure servers and/or any all Personal Information and/or Financial Information stored therein, and you agree to hold us harmless for any damages that may result therefrom. If you have any further questions on this issue, please refer to the Terms of Use.

The third party services that we use to store data are equipped to monitor unauthorized access and share with us any known system breaches. Additionally, if, at any point, we become aware of a data breach through one of the third parties listed above, or by our own measures, we will immediately contact all affected parties and also take immediate action in accordance with the rules and regulations of the authority having jurisdiction.

11. APPLICATION OF PRIVACY POLICY

This privacy policy refers only to information collected through our Website.

12. CHANGES TO THE PRIVACY POLICY

Although most changes are likely to be minor, we may change this Privacy Policy from time to time, and in our' sole discretion. We encourage users to frequently check this page for any changes to the Privacy Policy. Your continued use of this Website after any change in this Privacy Policy will constitute your acceptance of such change.

13. CONTACTING US

If you have any questions or concerns about your privacy or anything in this policy, we encourage you to [contact us](mailto:jen@jdconsult.ca) by e-mail at jen@jdconsult.ca.