

PRIVACY POLICY

Background

As of January 1, 2004, individuals are protected by The Personal Information Protection and Electronic Documents Act. This federal law sets out ground rules for how private sector organizations may collect, use or disclose personal information in the course of commercial activities.

The code was developed by business, consumers, academics and government under the auspices of the Canadian Standards Association. It lists 10 principles of fair information practices, which form ground rules for the collection, use and disclosure of personal information. These principles give individuals control over how their personal information is handled in the private sector.

An organization is responsible for the protection of personal information and the fair handling of it at all times, throughout the organization and in dealings with third parties. Care in collecting, using and disclosing personal information is essential to continued consumer confidence and good will.

CJGA's Privacy Policy

The Canadian Junior Golf Association ("CJGA") is committed to respecting the privacy of our members, their families and our employees by adhering to the

privacy principles set forth in the Personal Information Protection and Electronic Documents Act ("PIPED"). CJGA's Privacy Policy adheres to the ten principles of the PIPED Act, and these principles can be obtained from our offices in written form, or it may be found on our website. If you choose to provide personal information to the CJGA, we assume that you consent to the collection, use and disclosure of your personal information as outlined in CJGA's Privacy Policy or otherwise at the time of collection, use or disclosure.

In order for the CJGA to be able to meet its obligations under the new PIPED Act, it has adopted the following ten principles:

1. Accountability
2. Identifying Purposes
3. Your Consent
4. Limiting collection
5. Limiting Use, Disclosure, and Retention
6. Accuracy
7. Safeguards
8. Openness
9. Individual Access
10. Providing Recourse

These principles should be read in conjunction with key sections of the Act. For the purpose of this policy, these definitions are provided:

Member – an individual that has completed an application for membership and has been accepted and has paid for these services.



Prospective Member – an individual that has completed a membership application form but has not paid the membership fee or has not been accepted as yet.

1. Accountability

The Privacy Officer of the CJGA is the Finance Manager. This individual is responsible for the organization's overall compliance with the Act.

The Privacy Policy is available to customers, employees and the public for their perusal. The Policy can be obtained through the CJGA head office in writing, or it may be obtained on the company website, www.cjga.com.

2. Identifying Purposes

2.1. Types of Information We Collect

With your consent, we may gather personal information from you in person, at our offices, over the telephone, or by corresponding with you via mail or on the Internet through the CJGA website.

The requested personal information will vary depending on the services requested by the CJGA members. This section (section 2.1) will detail the data that is maintained by the CJGA for the various services that are offered. The next section (section 2.2) will explain how we use this data.

1.1.1 CJGA Junior Tour Membership Form

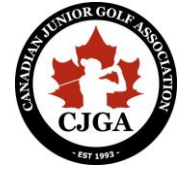
The information that we collect includes Last Name, First Name, Middle Initial, Address, City, Postal Code/Zip Code, Province/State, Country, Birth Date, Home Phone, Player's E-mail, High School Grad Year, how individual heard of CJGA, Score Handicap/Index, Parent's Name, Parent's Business Phone, Parent's Email, Name of Home Golf Club, Club Professional Name, Club Professional Phone, Golf Coach Name, Golf Coach's Phone, Name of Local Newspaper, Newspaper Phone, Newspaper's E-mail, Newspaper's Fax, Payment Method, Credit Card Number (if paying with credit card), Credit Cardholder's Name (if paying by credit card), and Expiry Date (if paying by credit card).

1.1.2 CJGA Junior Linkster Membership Form

The information that we collect includes Last Name, First Name, Middle Initial, Address, City, Postal Code/Zip Code, Province/State, Country, Birth Date, Home Phone, Player's E-mail, how individual heard of CJGA, Parent's Name, Parent's Business Phone, Parent's Email, Name of Home Golf Club, Club Professional Name, Club Professional Phone, Golf Coach Name, Golf Coach's Phone, Name of Local Newspaper, Newspaper Phone, Newspaper's E-mail, Newspaper's Fax, Payment Method, Credit Card Number (if paying with credit card), Credit Cardholder's Name (if paying by credit card), and Expiry Date (if paying by credit card).

1.1.3 Player Profile Membership Form

The information that we collect includes Last Name, First Name, Middle Initial, Address, City, Postal Code/Zip Code, Province/State, Country, Birth Date, Home Phone, Player's E-mail, High School Grad Year, how individual heard of CJGA, Score Handicap/Index, Parent's Name, Parent's Business Phone, Parent's Email, Name of Home Golf Club, Club Professional Name, Club Professional Phone, Golf Coach Name, Golf Coach's Phone, Name of Local Newspaper, Newspaper Phone, Newspaper's E-



mail, Newspaper's Fax, Payment Method, Credit Card Number (if paying with credit card), Credit Cardholder's Name (if paying by credit card, and Expiry Date (if paying by credit card).

1.1.4. CJGA General Tournament Application

The information that we collect includes Last Name, First Name, Middle Initial, Address, City, Province/State, Postal Code/Zip Code, Country, Home Phone, Birth Date, Gender, Handicap/Index, Player's E-mail, Payment Method, Credit Card Number (if paying with credit card), Credit Cardholder's Name (if paying by credit card, and Expiry Date (if paying by credit card).

1.1.5. CJGA Championship Tournament Applications

The information that we collect on this application includes Last Name, First Name, Middle Initial, Address, City, Province/State, Postal Code/Zip Code, Country, Home Phone, Birth Date, Gender, Handicap/Index, Player's E-mail, personal golfing credentials (events, dates, hosted by, scores, finish and field size for three events), Payment Method, Credit Card Number (if paying with credit card), Credit Cardholder's Name (if paying by credit card, and Expiry Date (if paying by credit card).

1.1.6. CJGA Emergency Treatment Form (for international tournaments only)

The information on this form includes Name, Date of Birth, Parent's Address, Home Phone, Business Phone, Family Physician's Name, Physician's Phone, three contacts and their phone numbers in case of emergency.

1.1.7. CJGA Associate Membership Form

The information that we collect includes Last Name, First Name, Middle Initial, Address, City, Postal Code/Zip Code, Province/State, Country, Home Phone, Payment Method, Credit Card Number (if applicable), Credit Cardholder's Name (if applicable) and Expiry Date (if applicable).

1.1.8. Golf Camps / Linksters Golf Clinics

The information that we collect on this application includes Junior's Name, Gender, Home Phone, Address, City, Province/State, Postal Code/Zip Code, Country, Birth Date, Parent's E-mail, Parent's Phone, Parent's Fax, Parent's Name, Junior's Ability Rating, Payment Method, Credit Card Number (if applicable), Credit Cardholder's Name (if applicable) and Expiry Date (if applicable).

1.1.9. Donations and Fund-Raising

The information on these forms includes First Name, Middle Initial, Last Name, Address, City, Province, Postal Code, Credit Card Number (if applicable), and Credit Card Expiry Date (if applicable).

1.1.10. Corporate Sponsorships

Corporations that sponsor the CJGA will provide information as part of a new contract between itself and the CJGA. The information that we collect from sponsors include Company Name, Address, City, Province/State, Postal Code/Zip Code, Country, Company Phone, Contact Name, Contact E-mail, Contract Amount(s), Payment Schedule and Payment Method.

1.1.11. Photography

Photographs may be taken at tournaments, and special CJGA ceremonies, to publicize and promote the CJGA, its tournaments and its members. Photographs may be taken of CJGA representatives and



members during the course of various tournaments. These photographs may be used for CJGA brochures, announcements, press releases and for the CJGA website for promotional purposes.

1.2. How We Use Your Personal Information

In general, the personal information collected about you is used by the CJGA to provide you with the services you have requested, to confirm your identity, to communicate with you, to respond to your inquiries, to send you important information about our tournaments and special events, to track attendance of members (tournament tee times), to track progress (tournament results) of members, to prepare press releases that acknowledges achievements of CJGA members, and to fulfill the legal and legitimate business requirements of the CJGA.

CJGA also uses personal information to process financial transactions (membership fees), to process program transactions (tournament applications, player profile registration) and to maintain the register of member names for audit and legal purposes.

Personal information provided by members on the CJGA Emergency Treatment Form will allow the CJGA to call doctors to assist with the emergency where the member's own doctor is not available.

CJGA will occasionally be requested to release personal information to post-secondary institutions (universities, etc.) in the United States and Canada. This personal information is forwarded to these institutions in cases where there are opportunities for members to receive scholarships from those post-secondary institutions.

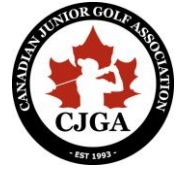
Information provided from sponsors and donors are maintained for audit and legal purposes only.

Photographs collected will only be used for the purposes stated in section 2.1.11 of this document. These photographs are maintained by the CJGA, and will not be shared with other organizations (other than those stated) unless written consent has been obtained from the member and/or his/her parent.

If you do not wish your personal information to be used in any of these instances, you may opt out of this use of your information where an opt-out is offered. You can contact the CJGA at any time to withdraw your consent to such use and disclosure. Requests to opt-out of specific uses of personal information should occur on a timely basis. You can call 1-877-508-1069 or 905-947-1411, or by email at privacyofficer@cjga.com.

2. Your Consent

If you choose to provide personal information to CJGA, we assume that you consent to the collection, use and disclosure of your personal information as outlined in this Privacy Policy, or otherwise at the time of collection, use or disclosure. If you do not consent, please do not provide your personal information or, where applicable, exercise the opt-out option offered. If CJGA requests additional personal information or intends to use or disclose your personal information differently than described in this Privacy Policy, we will advise you at or before the time of collection, use or disclosure as to how we will handle that personal information. CJGA will not collect, use or disclose personal information other than as described herein, or at the time of collection, use or disclosure, or as otherwise required by the PIPED Act.



There are limited instances where CJGA may collect, use or disclose your personal information without your consent as required by law, for example: 1) to meet government tax reporting requirements, 2) to comply with an order made by a court and 3) to meet annual audit reporting requirements.

Members and prospective members can provide their consent to the uses of personal information at the time of registration with the CJGA. Registrations can be paid via three payment methods. The form and timing of the consent by the customer is determined by the payment methods as follows:

Paying by Credit Card

1) Customer calls into the office, and cannot fax the application into CJGA office.
- The customer is to email their consent to the CJGA. They will be told to visit the CJGA website to review the policy. CJGA may send an email to the member with the Privacy Policy disclaimer as provided on all applications. The member can then reply to the CJGA email with their consent.

2) Customer calls into the office, and then faxes the application into CJGA office.
-The customer must sign the application form in order for the consent to use personal information to be valid.

Paying by Cheque and/or Cash

1) Customer sends cheque and application through the mail, or customer may be in the office in person.
-The customer must sign the application form in order for the consent to use personal information to be valid.

2) Customer hands cheque to CJGA staff at the tournament.
– The customer must sign the application form in order for the consent to use personal information to be valid.

Paying On-line

Customer visits the CJGA website and clicks on the desired application form. Consent to the privacy policy occurs prior to the payment during the registration phase.

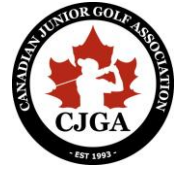
The customer marks the box in the webpage where he/she provides the personal information. This checkbox indicates that the customer approves of the privacy policy. This checkmark is maintained by the CJGA.

3. Limit Collection

CJGA's Privacy Policy describes the purposes for collecting personal information of its members. If it is necessary to use the personal information collected for a purpose not identified when the information was collected, consent for the new use will be obtained from CJGA members.

4. Limiting Use, Disclosure and Retention

CJGA will use the personal information obtained from members, prospective members and employees only for the purposes for which it was collected, and will not disclose the information for other purposes except as required by the applicable law. All personal information provided to the CJGA will be



maintained in a secure manner to ensure that its use is limited to the purposes for which it was collected.

Due to Revenue Canada legislative requirements, all applications will be kept on file for a period of six (6) years.

CJGA will destroy or erase personal information no longer required for stated legal and business requirements.

5. Accuracy

CJGA will maintain personal information about its members that is accurate, complete and up-to-date. The onus is on the member, or parent of the member, to provide 100% accurate personal information to the CJGA. Personal information will only be updated with the consent of the member.

Members will have the ability to view the data provided on any of their own application forms. Individuals may, on presentation of two (2) documents establishing their identity to the CJGA Privacy Officer, be able to find out whether personal information is on file with the CJGA, and if so consult it free of charge. A request may be made in writing to view personal information. A reasonable charge may apply for the transcription, reproduction or transmission of the information.

6. Safeguards

CJGA takes precautions to protect your personal information against unauthorized access, disclosure, inappropriate alteration, and misuse. Access to your personal information is restricted to those persons whose job responsibilities require them to have access.

In addition, CJGA uses technological safeguards such as encrypted passwords, Secure Socket Layer (SSL) and 128-bit encryption technologies. Given that electronically transmitted data is not 100% secure, we make no warranties as to the security of any such information that you submit, which you do at your own risk.

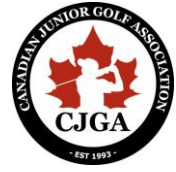
At the CJGA website, there are a number of links to companies with whom we have a relationship. CJGA is not responsible for the privacy practices of our business partners. We encourage you to read their privacy statements, as they may differ from ours.

When you browse the CJGA website, you do so anonymously. We do not collect personal information, including your email address. At times we may request that you voluntarily supply us with personal information such as your email address for purposes such as entering a contest, or participating on an on-line survey. However, when at all possible, an option to remain anonymous will be provided to those who wish to preserve their right to anonymity.

7. Openness

This policy and the processes and procedures for obtaining access to personal information will be available to any individual through the CJGA website, or in writing through CJGA's head office in Richmond Hill, Ontario. If any individual has a question regarding their personal information, it may be directed to the Privacy

Officer via email at privacyofficer@cjga.com or by telephone at 1-877-508-1069.



CJGA reserves the right to change this Privacy Policy from time to time. If CJGA makes a material change, this policy will be updated accordingly. We recommend that you review this Privacy Policy periodically so that you are aware of any changes.

8. Individuals Access

Members will have access to their personal information provided on any of their

applications. On request to the CJGA Privacy Officer, the member will be informed of the existence, use and disclosure of their personal information, and will be given access to view that information.

If you wish to request access to, or correction of, your personal information in CJGA's records, please make your request in writing to CJGA's Privacy Officer via email at privacyofficer@cjga.com or through the mail. Some information may not be accessed in certain circumstances, for example if it contains personal information of other members, or for other legal reasons.

Should you identify any incorrect or out-of-date information, please notify us so that we can make the necessary changes.

9. Providing Recourse

Individuals may challenge CJGA's compliance with this Privacy Policy by contacting the CJGA Privacy Officer. The steps to resolve the problem are as follows:

Step 1 – Contact CJGA Via Telephone, Mail, E-mail or Visit Our Office

Please make your request to CJGA's Privacy Officer by any of these methods:

Telephone : 1-877-508-1069

Mail (or in person) : 170 West Beaver Creek Road, Unit 6, Richmond Hill, Ontario L4B 1L6

E-mail : privacyofficer@cjga.com

The CJGA will require up to 30 days to respond to any request for access to personal information, or to resolve privacy policy conflicts.

Step 2 – Elevation to a CJGA Senior Officer

As a next step, if your problem remains unresolved, the Privacy Officer will offer to elevate your problem to the CJGA Executive Director. Alternatively, if you prefer to elevate the problem yourself, you may contact the Executive Director at the same toll-free number stated in Step 1.

Step 3 – Contact the federal Privacy Commissioner

If your problem is still not resolved, you may contact the federal Privacy Commissioner directly at 1-800-282-1376 or visit their website at www.privcom.gc.ca.

Privacy Policy Last Updated:

February 20, 2018