

Unforeseen: the decision-making game privacy policy

Your privacy is important to us. That's why we're committed to protecting the personal information you entrust us with.

It's our responsibility to ensure that all the information we collect is handled securely. This is the basis of our Privacy Policy (the "Policy") and how we apply it. The Policy explains why we collect your personal information, how we handle it and how we protect it.

The Policy is based on 4 key principles:

- Your consent for Desjardins to collect, use and disclose your personal information
- Our commitment to collect only whatever personal information is necessary
- Our responsibility to protect the security and confidentiality of your personal information
- Our transparency about our personal information protection practices and obligations

By using our application and providing us with your personal information, you agree that we can use and disclose the information we collect about you as described in this Policy.

This policy applies to everyone who registers to play the game ("Users"). We may also collect personal information from Users who initiate (but do not complete) the registration process, via our application.

Getting your consent

We only collect, use and disclose whatever personal information is necessary, unless otherwise authorized by law.

You must authorize Desjardins Group to collect, use and disclose your personal information in order to create an account and use the application.

Collecting only what's necessary

What personal information does Desjardins collect?

The personal information we collect can vary. However, we follow these basic rules:

- We only collect whatever personal information is necessary.
- We only use personal information for the purposes specified in the Policy.
- We will not use it for advertising purposes.

Categories	Examples
1. Identifying information	<ul style="list-style-type: none"> • First and last name • Username • Email address • Country/province
2. Authentication information	<ul style="list-style-type: none"> • Password
3. Information about your communications with us	<ul style="list-style-type: none"> • Log, history, recording and summary of your communications with us • Written communications by email or chat • Feedback through surveys or consultations
4. Information about how you use our websites and applications	<ul style="list-style-type: none"> • Information from cookies • Browsing preferences (language, province, etc.) • Clickstream data and browsing history on our websites and applications • IP address • Information about your device, operating system or browser
5. Information about your communication choices and preferences	<ul style="list-style-type: none"> • Choices and preferences for how we communicate with you
6. Usage information	<ul style="list-style-type: none"> • Game length • Session length • Number of players, by region/province • Number of games and scenarios played • Type of scenarios played • Level and type of actions played • In-game credit rating (average and progress) • Status bar progress • Words consulted in the lexicon

How will my personal information be collected?

We collect your personal information from a variety of sources:

1. Directly from you

When you create an account

When creating an account, you're required to enter:

- Your username
- Your email address
- A password

What is this personal information used for?

- So you can log in to your account
- So we can answer your questions or contact you when necessary

2. When you use the application

Each time you use the application, we collect information about you.

This information may be collected via cookies or directly on our site. For more information, see [How we collect, use and disclose information on Desjardins websites](#).

We may collect information, including your country and province, through analytical tools.

3. From other sources

You can use a Facebook, Google or Microsoft account to create your Unforeseen: The decision-making game account. In this case, your first and last name will be entered in the "Username" field.

Information shared with other Users

When you play Unforeseen and use social features, such as joining a group or posting your result in the player leaderboard, we share some of your game details with other Users. These include details from your game profile such as your player name, avatar, score, ranking and achievements.

Being transparent about our practices

What do you use my personal information for?

We'll inform you if we plan to use your personal information for any purpose other than the ones below, unless we are legally authorized to use it otherwise.

In order to create your account and let you use our application, we use your information as follows:

So we can provide an application that meets your expectations

- Creating or updating your account.
- Maintaining our application, including fixing software bugs and operational issues.
- Using a survey firm to help us improve our services and provide you with a better experience.

So we can serve you

- Answering your questions or contacting you if necessary.
- Improving the platform and the navigation experience.
- Providing support and support and responding to inquiries.
- Handling complaints and dissatisfaction.

So we can conduct research and development

We may use the information collected for research and machine learning purposes to improve the user experience. It helps us to design statistical models, in particular to develop new products and services.

This data may include information about the behavior of Users in the application. Some of this information may be shared with third parties for research purposes, including for the purpose of making insights into knowledge of personal finance and what determines players' financial decisions.

So we can meet our legal obligations to respond to requests, warrants and orders from courts and other agencies

- Protecting your rights and interests, and ours.
- Cooperating with authorities in legal proceedings or administrative investigations.
- Cooperating with any body that has the power to prevent, detect or fight crimes and offences against the law.
- Responding to requests, warrants and orders from agencies with the authority to compel us to share information about you.

Who has access to my personal information?

Your personal information can only be accessed by employees and consultants who need it in order to perform their work duties.

Our employees and consultants commit annually to protect the confidentiality of the personal information they need to perform their duties and must regularly take security and privacy training.

Who can my personal information be disclosed to?

Our commitment is clear: we will never sell your personal information to anyone.

However, we may need to disclose your personal information to third parties in the normal course of business.

Courts, authorities and other agencies

In some situations, we need to share your personal information with courts, law enforcement officials, and other agencies. Disclosing this information may be necessary to prevent cyber threats, fraud and other financial crimes, or to respond to requests, warrants and orders.

Suppliers/partners

We may disclose information about you to suppliers and partners.

Here are some examples of suppliers and partners we may disclose it to:

- Information technology services and products companies
- Cloud, web hosting and data processing services
- App developers
- Research institutes
- Survey firms

Partners and suppliers must contractually agree to comply with and abide by our strict standards for the protection and confidentiality of your personal information as set forth in the Policy. We entrust our suppliers and partners with only the personal information they need to perform their duties, functions and contractual obligations.

In addition to being subject to confidentiality obligations, the employees of suppliers who have access to personal information must also fully comply with our contractual requirements. All suppliers and partners must apply adequate physical, IT and administrative security measures.

We'll inform you if a new need arises, unless we're authorized by law to disclose your personal information without your consent. In all cases, we ensure the protection and confidentiality of the information we disclose.

Protecting the confidentiality of your information

Is my personal information secure?

We apply the necessary security measures rigorously to ensure the protection of your personal information.

These measures may consist of:

Physical security measures

- Access card to enter the premises
- Locked filing cabinets
- Any other security measures required to restrict access to authorized persons only

Technology security measures

- Password
- Data encryption
- Access management system
- Any other security measures required to limit access

Administrative security measures

- Access to your information is limited to Desjardins employees, consultants, agents and representatives who need it to perform their duties.
- Adherence to the Code of Professional Conduct and annual certification required for all our employees and consultants, with strict rules governing the protection of personal information.
- Regular training and awareness-building campaigns for employees and consultants on the Code of Professional Conduct, and on policies, practices and procedures relating to security and privacy.

For more information on these security measures, see our [Security | Desjardins](#) webpage.

Where is my personal information stored?

Your information is usually stored in Canada, but we may use suppliers or partners in other countries.

If we need to disclose personal information to these suppliers and partners, Desjardins will ensure that the protection and confidentiality of this information meets its own requirements and will ask these suppliers and partners to contractually agree to comply with and respect these standards.

In all cases, we'll ensure the protection and confidentiality of your information.

How is my personal information stored?

We store your personal information in a secure and confidential manner for as long as required by law.

For example, in Canada, we're subject to laws and regulations that stipulate minimum retention periods. The retention periods must consider the exhaustion of potential remedies and limitation periods applicable in Canada. These time limits vary depending on each situation. Therefore, we may retain your personal information after your relationship with us has ended.

When and how is personal information disposed of?

Once the retention period has expired, we ensure that your personal information is safely disposed of or anonymized. Deletion is a final and irreversible disposal process, and anonymized means that your personal information is altered so that it can no longer directly or indirectly identify you.

Deletion and anonymization are carried out in a secure manner, in accordance with applicable best practices.

Respecting your rights when it comes to your information

Can I access, correct or update my personal information?

Yes, you can access your personal information at any time. If the information needs to be updated, you can ask us to correct it. See our contact information below.

Can I ask for my personal information to be deleted?

You have the right to request the deletion of your personal data. To initiate a data deletion request, please contact our customer service at the address below. Upon receiving a data deletion request, we will promptly delete your personal data from our systems.

To contact customer service

1. Contact us at [Support technique – Alea – Jira Service Management \(atlassian.net\)](#)
2. If you're not satisfied with the response you received, contact Desjardins's Complaint and Dissatisfaction Management Team (alea@desjardins.com).

Understanding our policy

Who is the Privacy Policy for?

The Policy is for any person who uses our website or communicates with us, by any means, and any person whose personal information is collected by us as part of our business activities.

What does it apply to?

The Policy applies to the personal information we collect and retain about you, which includes any identifying information about you.

We collect, use, disclose and protect your personal information in accordance with Canada's privacy laws.

Can the Policy be changed? If so, will I be informed?

From time to time, we may make certain changes to our Privacy Policy. If it changes, a notice will be posted on our website.

Be sure to check the Privacy Policy periodically for any updates. Changes are effective as of the date indicated.