

Saskatchewan Pension Plan (SPP) Online Privacy Policy

SPP is committed to protecting the confidentiality and integrity of personal information you submit. Personal information submitted or collected through any of SPP's websites, including saskpension.com, savewithspp.com and actyourage.ca will only be used for the purpose for which it was collected, except with the consent of the individual or as required by law.

If you prefer not to provide information through one of our websites, please call 1-800-667-7153.

Does SPP follow any Privacy guidelines?

SPP operations, including this website, are subject to "[The Freedom of Information and Protection of Privacy Act](#) (1992)". This law is based on the principles contained in the Canadian Standards Association's (CSA) 1996 Model Code for the Protection of Personal Information. The simplest way to gain an understanding of SPP's approach to privacy is to read the online [CSA Privacy Principles](#).

If you are using our website from any countries within the European Union your data is protected under the [General Data Protection Regulation \(GDPR\)](#), if you have concerns about how your data is being used please contact us at info@saskpension.com.

What kind of warranty does SPP offer?

Information at this site is provided as a public service by the SPP. If any discrepancy arises between the information contained at this site and *The Saskatchewan Pension Plan Act*, The Act will prevail.

Information is provided strictly "as is" and without warranty of any kind, either expressed or implied. The information may be used on the strict understanding that neither SPP nor its employees, or agents shall be liable to any persons for any loss or damage of any nature, whether deliberate or otherwise, which may be occasioned as a result of the use of information provided at this site, or information provided at any other site that can be accessed from this site. Proceeding beyond this security policy constitutes acceptance of these terms and conditions.

By using the SPP website what am I agreeing too?

By clicking Send on a form or visiting SPP's website you are consenting to the collection and use of the information you have provided to our website and/or online services, voluntarily or that is automatically collected by our system, to be used within the term and condition of this privacy statement.

Will SPP share your information?

For the purposes stated above or as described within the website, SPP may share the information collected with our employees or third parties acting as our service providers or agents. They are required to maintain the confidentiality of the information. We may also share the information collected with government agencies, public bodies, regulators or other entities where permitted or required by law.

What Security does SPP have on its website?

SPP is obligated to protect members' personal information by making reasonable security arrangements against such risks as loss, misuse, unauthorized access, alteration, disclosure or disposal/destruction. Security measures have been integrated into the day-to-day operating practices of SPP. This includes the employment of technology to process transactions at this website. We use several layers of robust security methods including [Transport Layer Security](#) (TLS) technology, [encryption](#), [HTTP Strict Transport Security](#), firewalls and timed log-outs among others to ensure the confidentiality of your personal and financial information.

Should you believe that there has been a breach of security of this site please contact info@saskpension.com or by phone at 1-800-667-7153.

What can I do to protect myself on the SPP website?

When you are finished conducting online transactions or visiting secure websites, remember to close your browser. This will ensure that the [user session](#) information that is stored on your computer or in your browser is erased. This will prevent others from being able to view this information later.

Web browsers may use [Autocomplete](#) to help you fill in a form by remembering the information you type in. Some Autocomplete services may ask to store your credit card information which will store the information in long-term memory. If you are using a computer that is publicly accessible, such as an internet cafe or public library, make sure you take steps to protect your personal information.

Please refer to the documentation for your browser or device regarding how to allow or refuse Autocomplete.

What information is collected and how is it used?

SPP collects or accesses information about your device through our website, such as device model, unique device number, browser type, gender, age and IP address.

SPP may use this information for targeted marketing using Google AdWords with remarketing powered by Google Analytics Demographics and Interest Reporting. This information may be used by websites to provide you with advertisements that you may be interested in. Google and other third-party vendors use cookies stored on your computer to display advertisements based on your browsing history, interests and interactions with previous advertisements.

Information about your device helps us improve the functionality of the website, meet our clients' needs, measure the effectiveness of our services, enhance security measures, and protect our clients information.

Users are able to opt out of Google using cookies for advertisements by visiting [Network Advertising Initiative](#) page. Note this will not disable AdWords; it only disables targeted marketing.

Does SPP access information about your physical location?

SPP automatically collects information about your device's approximate physical location for purposes such as validating your identity and the prevention, suppression, and/or detection of crime.

SPP may also access information about your device's physical location in order to provide location-based advertising or offers. Access to location information is controlled by your device. Refer to your device documentation for instructions on allowing or blocking access to location information. If you choose to block location information, some services may not operate effectively.

Does SPP use cookies?

SPP may use cookies to monitor and improve your website experience. These cookies do not contain personal or financial information. They gather statistical data such as the average time spent on a specific webpage. This kind of information provides us with insight on how to improve the design, content and navigation of our website.

SPP may use cookies to customize advertising to your interests. These cookies identify when you visit specific SPP webpages and may be shared with third parties to customize SPP advertising on their websites. These cookies do not store personal or financial information about you, but may contain a unique identifier required by the process. Your choice not to accept these cookies will not prohibit your use of the service or channel.

Your choice not to accept these cookies may prevent online contribution service, or certain features within the service, from operating.

Please refer to the documentation for your browser or device regarding how to allow or refuse cookies.

Does SPP monitor traffic to and from SPP websites and services?

SPP may examine web and Internet-based traffic entering or leaving SPP for the purpose of ensuring the integrity of our services, capacity of our services, or to detect potential improper use of our systems. This examination is automated and your personal and financial information is kept secure during the process. We may engage service providers as part of this activity. Information obtained during this security process is not used for any other purpose.

How long will your information be retained?

Personal information shall be retained only as long as necessary for the fulfillment of those purposes collected. Only the information necessary for the purposes that have been identified will be collected.

Information collected for the purposes of marketing is kept for a period of 38 months, after which time it will be purged from the supplier's database. If you view our websites before the 38 month limit is reached the retention time is reset to current date of your visit.

What happens when you make an Online Contribution?

Your transaction will be completed once credit card authorization has been received. Payments will be charged to your credit card by Global Payments, our credit card processor, typically within seven business days.

When making a credit card contribution via Mirapay you will be asked for your Card Verification Value (CVV) or Card Verification Code (CVC) as confirmation to complete the secure transaction.

You will receive two confirmation emails one from our website and the other from Mirapay confirming the contribution. The payment will be posted to your account at SPP within two business days.

How does SPP interact on Social Media?

SPP's Social Media Pages, including Facebook, Google+ and LinkedIn, are designed for you and we encourage you to review, leave comments, discuss our products and services, watch and share our videos and to engage us. Not all comments and links posted to our Social Media Pages represent the opinion of SPP. You agree that you will not post or submit any information, post, links or material of any kind on our Social Media Pages which fall into any of the categories:

- Anything defamatory, abusive, infringing, obscene, misleading, unlawful or which otherwise violates the legal rights (including the privacy) of others;
- Anything that contains any unsolicited advertising, promotional materials, or other forms of solicitation to other users, individuals or entities;
- Anything that falsifies the origin or source of any information; or
- Any personal information about yourself or others outlined in this document.

Any information, posts, links or material of any kind that we determine to fall into any of the categories described above will be removed.

SPP will not be responsible or liable for the entities which own or operate the Social Media Websites in any way, including being liable for any losses, or direct or indirect damages arising from any action or decision made by you or anyone else in reliance on our Social Media Pages.

If you have a question or concern about anything posted on the Social Media Pages, feel free to contact us at socialmedia@saskpension.com.

Does SPP offer Email Correspondence?

SPP uses the email distribution serviced named Constant Contact to communicate with you about your membership in the SPP, ongoing plan developments, newsletters, event notification and other information that many of our members or non-members may find interesting. SPP follows the [Canada's Anti-Spam Legislation \(CASL\)](#) guidelines for all emails sent from Constant Contact.

Your email address is personal information. If you elect to provide your email address this may require your email address to be forwarded to service providers outside the country for the purposes outlined above. We will never share, sell or rent your personal information to third parties for their use.

You are NOT automatically opted-in to receiving email correspondence from us.

You can unsubscribe at any time by clicking the unsubscribe button in each email or sending an email to info@saskpension.com.

Does SPP scan the emails you send us?

SPP may examine the emails you send us to detect viruses, malware or other computer threats that may be included in an email. Emails identified as potentially containing a computer threat may undergo further analysis and any personal or financial information contained in the email message may be incidentally accessed by individuals investigating and addressing the threat.

SPP also scans incoming and outgoing emails as required by law or regulation.

SPP does not scan email messages for the purpose of marketing or customizing your experiences.

More information

If you have further concerns about privacy in the operations of SPP's please contact us.

Questions or concerns regarding our management of this privacy statement may be directed to:

Saskatchewan Pension Plan
Katherine Strutt, Privacy Officer
608 Main Street
Box 5555
Kindersley SK S0L 1S0
Tel: 1-800-667-7153
Fax: (306) 463-3500
info@saskpension.com

If you are not satisfied with our response to your privacy concern, you may wish to contact the:

Saskatchewan Information and Privacy Commissioner
503-1801 Hamilton Street
Regina, SK S4P 4B4
Tel: (306) 787-8350
Fax: (306) 798-1603

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- Information containing identifiable information about private citizens may only be used with the individual's permission.
- The SPP logo images are SPP logos and emblematic of the SPP. These images may not be reproduced on non-SPP materials, without the written permission of SPP.
- "Your retirement grows here." is a trademark and owned by SPP.

Reproduction of any materials for commercial purposes requires the advance written permission of the SPP.

Crown copyright should continue to be acknowledged in the following form:

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