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## The Code

The OPPA Credit Union recognizes the Credit Union Code for the Protection of Personal Information (the “Code”) developed by Credit Union Central of Canada and set out in Credit Union Central of Canada’s Credit Union Manual, based on principles entrenched in the Personal Information Protection and Electronic Documents Act (Canada).

The Code is comprised of the following 10 interrelated privacy principles:

1. **Accountability** – The OPPA Credit Union is responsible for personal information under its control and shall designate a Privacy Officer who is accountable for the OPPA Credit Union’s compliance with the principles of the Code.
2. **Identifying Purposes** – The purposes for which personal information is collected shall be identified by the OPPA Credit Union at or before the time the information is collected.
3. **Consent** – The knowledge and consent of the individual are required for the collection, use, and disclosure of personal information, except in specific circumstances as described within the Code.
4. **Limiting Collection** – The collection of personal information shall be limited to that which is necessary for the purposes identified by the OPPA Credit Union. Information shall be collected by fair and lawful means.
5. **Limiting Use, Disclosure, and Retention** – Personal information shall not be used or disclosed for purposes other than those for which it was collected, except with the consent of the individual or as required by law. Personal information shall be retained only as long as necessary for the fulfillment of those purposes.
6. **Accuracy** – Personal information shall be as accurate, complete, and up to date as is necessary for the purposes for which it is to be used.
7. **Safeguards** – Personal information shall be protected by security safeguards appropriate to the sensitivity of the information. The OPPA Credit Union shall apply the same standard of care as it applies to safeguard its own confidential information of a similar nature.



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8. Openness – The OPPA Credit Union shall make readily available to individuals specific, understandable information about its policies and practices relating to the management of personal information.
9. Individual Access – Upon request, an individual shall be informed of the existence, use, and disclosure of his or her personal information and shall be given access to that information. An individual is entitled to question the accuracy and completeness of the information and have it amended as appropriate on proof of inaccuracy.
10. Challenging Compliance – An individual shall be able to question compliance with the above principles to the Privacy Officer accountable for the OPPA Credit Union's compliance. The OPPA Credit Union shall have policies and procedures to respond to the individual's questions and concerns.

The principles of the Code shall form the basis for the OPPA Credit Union's Privacy policies and practices (the "Privacy policies"), as set out below.

