

Our Privacy Policy

The Bermuda Community Foundation (BCF) has created this privacy statement in order to demonstrate our firm commitment to the privacy of the details that you provide us when using this web site ("Site"). When you use the Site, you are consenting to the practices set forth in this Privacy Policy.

BCF is committed to protecting your privacy online. When you visit our site(s), BCF may collect personal information from you such as your name and e-mail address. Our third party hosting company will collect additional information such as the URL you came from, your IP address, your domain name, your browser type, the country and state where your server is located, and the pages that were viewed during your visit to our site. All this information is kept on a secure server to protect it from outside parties.

BCF does not sell or rent personal information to others. BCF uses your information only for the limited purposes of sending you updates and useful information about our programs, promotional information, enhancing the site operation, for statistical purposes, and for overall systems administration. BCF understand and respect the right to privacy.

How BCF use the information BCF collect

BCF uses personal information collected on our Website to handle the transactions you initiate. BCF uses information in the file BCF maintain about you, and other information BCF obtains from your current and past activities on the Site, to resolve disputes, troubleshoot problems and enforce our Terms and Conditions. At times, BCF may look across multiple users to identify problems or resolve disputes, and in particular on rare occasions BCF may evaluate your information to look for users using multiple User IDs or aliases. In some instances, BCF will share your contact information with carefully selected service providers to assist us in processing your online transactions or to deliver the services requested.

Cookies

A cookie is a small file that is automatically issued to your computer when you enter our Site and which is stored by the browser on your computer's hard drive. Cookies identify your computer, not the individual

user of your computer. Cookies store some basic information that helps us to identify if a user of your computer has visited the Site before and if you have provided us with some personalized information. Our Site uses cookies to keep track of what you have donated. BCF uses cookies to deliver content specific to your interests, to save your password (if you have supplied us with one) so you do not have to re-enter it each time you visit our Site. You can disable cookies or set your browser to alert you when cookies are being sent, but if you choose to do so you may not be able to access some areas of the Site.

How BCF Use Financial Information

Financial information that is collected is used to authorize payment and bill you for products and services. When you make a donation on the Site, your consent is given to provide your financial or personal information to those third parties necessary to process your transactions with us, such as credit card companies, banks and the companies that handle shipping on our behalf. This includes exchanging information with other companies and organizations for fraud protection and credit risk reduction. Except as provided above, BCF will not share financial information with third parties without your prior consent.

Your data will be transferred to and stored in our servers in the U.S. By using our Website, you consent to our collection and use of your data as described in this privacy policy. BCF will ask you for certain contact information when you donate any value online. All information will be held within our database. BCF will maintain information about your donation activity. BCF uses a third party SSL/TLS Certificate provider. The level of encryption is determined by your web browser, your computer's operating system, and the SSL/TLS Certificate.

BCF will require a telephone call with a card holder when a transaction of over \$10,000 is processed in order to verify the transaction, the legitimacy of the card user and/or the issuing bank.

BCF may assess a fee for use of the services on this site to subsidise the costs of administration. This is because BCF manages GiveBermuda.org—the website used to process online donations. Your donation first goes to BCF via GiveBermuda.org. After processing administration and Third Party i.e. credit card and bank processing fees, BCF then grants 100% of the donations to the charities. These facilities allow BCF to issue you an acknowledgement letter immediately upon completion of your transaction. It also helps to minimize some of the

administrative work of gift processing for the charities, so they can focus on providing vital services to the community. All charges are available to the user to view before completing a financial transaction.

Disclosure of Your Personal Information and Financial Information in Compliance with Laws

You should be aware that under Anti-money laundering regulations, BCF may release your personal information or financial information when BCF believes it is necessary to comply with laws or regulations, to assist law enforcement, to enforce the terms under which you transacted with BCF, or to protect the rights, property or safety of BCF, users of the Site or others.

Other Sites/Third Party Vendors and their Privacy Policies

This Site may contain links to other Web sites. BCF is not responsible for the privacy practices or the content of such Web sites or for the privacy policies and practices of other third parties, and so you should be careful to read those Web sites' privacy policies independently.

Our Security Precautions

This Site has security measures in place to protect the loss, misuse and alteration of the information under our control. BCF use 128 bit industry standard Secure Server Software (SSL) for your transactions with us. It encrypts all of your personal information, including credit card number, name, and address, so that it cannot be read as the information travels over the Internet.