# Privacy Policy – Carine Ghosn Real Estate

Effective date: 11-August-2025

Last updated: 11-August-2025

Carine Ghosn - Vendirect Real Estate Residential and Commercial agent - is committed to protecting the personal information of our customers, visitors, and users in accordance with Law 25 of Quebec (the Act to modernize legislative provisions regarding the protection of personal information).

This Privacy Policy explains what personal information we collect, why we collect it, how we use it, how we protect it, and your rights.

## 1. Privacy Officer

Our Privacy Officer is responsible for ensuring compliance with Law 25.
Name: Carine Ghosn
Title: Privacy Officer
Email: cghosn@vendirect.ca
Phone: 514-346-2595
 Address: 5-3055 boul. St-Martin Ouest, Laval. Quebec, Canada.

## 2. Information We Collect

We collect only the personal information necessary for our activities, including:
- Identification data: name, address, phone number, email
- Transactional data: purchase history, service requests
- Technical data: IP address, browser type, device information, and cookie preferences
- Communications: messages, forms submitted through our website

## 3. How We Collect Your Information

We collect information:
- Directly from you (online forms, account creation, orders, email, phone calls)
- Automatically through cookies and similar technologies (with your consent)
- From third parties you have authorized

## 4. Why We Collect Your Information

We use your information for:
- Providing products and services
- Managing customer accounts and communications
- Processing transactions and payments
- Sending updates, offers, and marketing (only with your consent)
- Improving our website and services
- Meeting legal obligations

## 5. Consent

We collect, use, and share your personal information only with your consent, except where authorized by law. You may withdraw your consent at any time by contacting our Privacy Officer.

## 6. Cookies and Tracking Technologies

Our website uses cookies for functionality, analytics, and personalization.
- Non-essential cookies are disabled by default and activated only after your consent.
- You can manage your cookie preferences at any time through our cookie banner or browser settings.

## 7. How We Share Your Information

We may share your personal information with:
- Service providers and partners who help us operate our business (hosting, payment processing, marketing tools)
- Public authorities if required by law
We never sell your personal information.

## 8. International Data Transfers

If your information is transferred outside Quebec, we ensure that it receives adequate protection in compliance with Law 25 and conduct a Privacy Impact Assessment (PIA) when required.

## 9. How We Protect Your Information

We implement reasonable physical, technical, and administrative safeguards to protect your personal data from unauthorized access, disclosure, alteration, or destruction.

## 10. Data Retention

We keep personal information only for as long as necessary to fulfill the purposes stated in this policy, unless a longer period is required by law. When no longer needed, your data will be securely destroyed or anonymized.

## 11. Your Rights

Under Law 25, you have the right to:
- Access your personal information
- Request corrections to inaccurate or incomplete information
- Withdraw consent to data processing
- Request deletion of your personal information (“right to be forgotten”)
- Receive a copy of your data in a portable format
- Be informed of any automated decisions affecting you

To exercise your rights, contact our Privacy Officer (see section 1).

## 12. Breach Notification

If an incident occurs that poses a risk of serious harm, we will promptly notify the Commission d’accès à l’information du Québec and affected individuals, in accordance with Law 25.

## 13. Updates to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or legal obligations. The revised policy will be posted on our website with the updated 'Last updated' date.

## Contact

If you have any questions or concerns about our privacy practices, please contact our Privacy Officer at:
cghosn@vendirect.ca