

## SME Finance Forum Privacy Policy

Your privacy when using this site and/or any related site (such as a related mobile application) (the “Site”), is of the utmost importance to us. This Privacy Policy describes the ways in which International Finance Corporation (“IFC,” “we,” “our,” or “us”), collects, uses, and discloses information about you through the Site. By using the Site, you consent to the processing of your information as set forth in this Privacy Policy.

### What information do we collect?

#### Information You Provide

We and our affiliates, business partners and service providers may collect any information that you provide when you use the Site, including when you create an account, purchase a product, write a product review, apply for a job, participate in our message boards or forums, sign up to receive our electronic newsletters, participate in polls and surveys, or otherwise contact us with a question, comment, or request. 1/ This can include, but is not limited to, (a) your name, contact information, and other registration information; (b) transaction-related information, such as when you make purchases or respond to any offers; (c) information you post to public forums on the Site; and (d) information you provide us when you contact us. 2/

#### Information Automatically Collected From You

We and our affiliates, business partners and service providers may automatically collect certain technical information from your computer when you use the Site, such as your Internet Protocol address, your browser type, your operating system, the pages you view on the Site, the pages you view immediately before and after you access the Site, and the search terms you enter on the Site. For example, we collect information and compile statistics about the most and least popular pages on the Site.

This information allows us to recognize you and personalize your experience if you return to the Site using the same computer or device and to improve the Site and the services we provide. We and our affiliates, business partners and service providers may collect this information using “cookies,” which are small text files that the Site saves on your computer using your web browser and accesses when you return, or similar technologies.

### How do we use this information?

We may use the information we collect for a number of purposes, including, but not limited to: 3/

- providing you with products, services, or information you request;
- providing you with information about the Site or required notices;
- delivering marketing communications, promotional materials, or advertisements that may be of interest to you;

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1/ Identify any other functionality through which information may be collected.

2/ Identify any other types of information which may be collected

3/ Identify any additional intended uses and delete inapplicable uses from this list.

- customizing your experience when using the Site, such as by providing interactive or personalized elements on the Site and providing you with content based on your interests;
- allowing us to improve the Site and the services we provide, such as by better tailoring our content to our visitors' needs and preferences;
- generating and analyzing trends about your and other visitors' use of the Site;
- helping our advertisers and sponsors better understand our visitors; and
- detecting, preventing, and responding to fraud, intellectual property infringement, violations of our Terms of Use, violations of law, or other misuse of the Site.

We also may combine or aggregate any of the information we collect through the Site or elsewhere for any of these purposes.

### **Under what circumstances do we disclose this information?**

We may disclose the information we collect from you through the Site: 4/

- to affiliates, business partners and service providers who work on our behalf, including, but not limited to, affiliates, business partners and service providers who, for example, provide order and payment processing services; process employment applications on our behalf; help us gather and analyze information about usage of the Site; and deliver marketing communications, promotional materials, or advertisements that may be of interest to you; 5/
- to affiliates, business partners and service providers who may deliver marketing communications, promotional materials, or advertisements that may be of interest to you; 6/
- as required by law, such as to comply with a subpoena or other legal process, or to comply with government reporting obligations;
- when we believe in good faith that disclosure is necessary (a) to protect our rights, the integrity of the Site, or your safety or the safety of others, (b) to detect, prevent, or respond to fraud, intellectual property infringement, violations of our Terms of Use, violations of law, or other misuse of the Site, or (c) otherwise in accordance with the policies of the World Bank Group;
- when we are not otherwise prohibited by applicable law or the policies of the World Bank Group from doing so without your express consent.

In addition, we may share aggregate reports on user demographics and traffic patterns, as well as de-identified information, with third parties.

The Site also may contain links to websites published by third parties. You acknowledge and agree that we are not responsible for the collection and use of your information by such websites that are not under our control. We encourage you to review the privacy policies of each website you visit.

### **Where is this information stored?**

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- 4/ Identify any additional purposes for disclosure and delete inapplicable disclosures from this list.
- 5/ Identify any additional purposes and delete those which are inapplicable from this list.
- 6/ Identify any additional purposes and delete those which are inapplicable from this list.

Information collected through the Site may be processed and stored outside of your home country, which may not provide the same level protection for your personal information as your home country, and may be available to that country's government or its agencies under a lawful order made in that country. In addition, we may transfer your information outside your home country to our affiliates, business partners, and service providers located in other countries for use in connection with this Site. By using the Online Services, you consent to such transfer to, and processing in, these other countries.

### **How is your information secured?**

We strive to maintain reasonable administrative, technical, and physical safeguards designed to safeguard the information collected by the Site. However, no information system can be 100% secure, so we cannot guarantee the absolute security of your information. Moreover, we are not responsible for the security of information you transmit to the Site over networks that we do not control, including the internet and wireless networks.

### **Your choices**

If your contact information changes, if you no longer wish to receive marketing communications from us or to have us share your information with third parties for marketing purposes, or if you wish to change or inquire about the information that you have provided to us through the Site, please submit a request at the contact information listed below.

If you do not want the Site to collect this information through the use of cookies, you can set your web browser to reject cookies from the Site. Each browser is different, so you should check your browser's "Help" menu to learn how to change your cookie preferences. If you reject or block cookies from the Site, however, the Site may not function as intended.

### **Changes to this Privacy Policy**

We reserve the right to update this Privacy Policy from time to time by posting a new Privacy Policy on this page. You are advised to consult this Privacy Policy regularly for any changes, and your continued use of the Site after such changes have been made constitutes acceptance of those changes. If we make any revisions that materially change the ways in which we use or share the information previously collected from you through the Site, we will give you the opportunity to consent to such changes before applying them to that information.

### **Contact us**

If you have any questions or concerns about this Privacy Policy or our use of your information collected through the Site, please contact us at [smefinanceforum@ifc.org](mailto:smefinanceforum@ifc.org)

This Privacy Policy was last updated on **September 2015**