



INTRODUCTION

Morning Star Consultive Services ("we," "our," or "us") is committed to protecting the privacy of our clients, website visitors, and stakeholders. This Privacy Policy explains how we collect, use, share, and protect your personal information when you use our website and services.

By using our website, you agree to the terms in this Privacy Policy.

DEFINITIONS

For the purpose of this Privacy Policy:

- **Personal Information:** Any information that identifies an individual, such as name, email, phone number, and address.
- **User:** Any individual who visits or interacts with our website.
- **Registered User:** A user who has provided personal information to access our services or make purchases.
- **Third-Party Services:** External companies or tools that help us run our website, like payment processors or analytics providers.

INFORMATION WE COLLECT

We collect two types of information:

A. Information You Provide Directly

- Contact details (name, email, phone number, mailing address)
- Payment information (only when processing transactions)
- Business details (company name, job title, industry)
- Communication history (emails, service inquiries, consultation requests)
- Information submitted through our **contact forms**, including your email address, which may be used to respond to your inquiry or add you to our mailing list, with an option to **unsubscribe** from future communications.

B. Information Collected Automatically

- **Device Information:** IP address, browser type, device type
- **Website Activity:** Pages visited, time spent, referral sources (how you found our website)
- **Cookies & Pixels:** We use cookies to enhance your browsing experience. You can disable them in your browser settings.

HOW WE USE YOUR INFORMATION

We use your information to:

- Provide, improve, and personalize our services
- Process transactions and payments securely
- Communicate updates, promotions, and important notices
- Maintain website security and prevent fraud
- Comply with legal and regulatory requirements

EMAIL COMMUNICATIONS & CASL COMPLIANCE

We follow the **Canadian Anti-Spam Legislation (CASL)** by ensuring:

- We only send emails with **your explicit or implied consent**
- Every email includes an **unsubscribe option**
- If you provide your email via our **contact form**, it may be used for future communications, but you can opt out at any time.
- You can withdraw consent anytime by contacting **info@morningstarconsultant.com**
- We do **not** sell or share your email with third parties

CHILDREN'S PRIVACY

Our website is **not intended for children under 13**. We do not knowingly collect personal data from children. If you are under 13, do not use our website or provide personal information.



HOW WE SHARE YOUR INFORMATION

We do **not** sell, rent, or trade your personal data. However, we may share your information with:

- **Service Providers:** Companies that help us with operations (e.g., payment processors, IT support)
- **Legal Authorities:** When required by law, court orders, or legal processes
- **Business Transfers:** If Morning Star Consultive Services merges, sells assets, or restructures, your data may be transferred

DATA SECURITY MEASURES

We use **industry-standard** security measures to protect your information, including:

- Secure servers and encryption protocols
- Restricted access to personal data (only authorized staff)
- Regular security updates and audits

However, **no online transmission is 100% secure**. Please use caution when sharing sensitive data.

RETENTION OF PERSONAL INFORMATION

We keep personal information **only as long as necessary** for business and legal purposes. If we no longer need your information, we securely delete or anonymize it.

YOUR RIGHTS & CHOICES

You have the right to:

- **Access & Update Information:** Request a copy of your personal data or make corrections
- **Withdraw Consent:** Opt out of marketing emails and other communications
- **Delete Your Data:** Ask us to remove your personal information, subject to legal requirements

To exercise these rights, email us at info@morningstarconsultant.com.



COOKIES & TRACKING TECHNOLOGIES

We use cookies and tracking tools to improve website functionality and analyze user behavior. You can disable cookies in your browser settings.

INTERNATIONAL DATA TRANSFERS

If we store or process your data outside Canada, we ensure **adequate safeguards** to protect your privacy.

CHANGES TO THIS PRIVACY POLICY

We may update this policy as needed. Changes will be posted on our website, and the **Effective Date** will be updated accordingly.

CONTACT INFORMATION

For questions or privacy-related requests, contact us:

Morning Star Consultive Services

 **Email:** info@morningstarconsultant.com

 **Office Address:** 93 Lombard

 **Social Media:** [LinkedIn](#) | [Instagram](#)