

Privacy Policy

Effective Date: January 15, 2008



Privacy Policy Sections:

- [Enforcement of this Policy](#)
- [Cookies and Log Files](#)
- [Links to Third-Party Sites](#)
- [Children's Privacy](#)
- [Rights Under Laws in Specific Jurisdictions](#)
- [Changes to this Policy](#)
- [Contact Us](#)
- [Special Notes](#)



Purpose of this Privacy Policy

Thank you for visiting gmac.com, a Web site developed and maintained by the Graduate Management Admission Council® (GMAC®). This privacy policy, as part of our overall [Terms and Conditions](#), covers personally identifiable information (“PII”) collected from you by GMAC® or our service providers through the Web site gmac.com (the “Web site” and the “site”) as well as data we may collect offline at [GMAC® Customer Support](#) or through our graduate management education industry relationships.

Users of gmac.com generally include—

- Anonymous visitors;
- Professionals who register on gmac.com;
- Professionals from institutions, that use the GMAT® test or receive GMAT® score reports, who register on gmac.com;
- Users of GMAC® products and services, including subscribers of the Graduate Management Admission Search Service® (GMASS®);
- Subscribers of communications or publications and participants of events or surveys; and
- GMAT® score-report recipients (see Special Notes).

Registrants of gmac.com, survey research participants, and users of GMAC® products and services understand that we will process their data in accordance with the privacy policy in effect at the time the data is collected. Certain sections of this

detailed privacy policy refer to Special Notes, which clarify important information for [Professionals from GMAC® Governing Schools](#), [GMAT® Score Report Recipients](#), [Event Participants](#), and [Survey Participants](#). This privacy policy adheres to our overarching Privacy Principles the Council has adopted to guide us in our collection, use, and protection of data.

Information Collection

You are not required to register with gmac.com. Much of the content on the site can be accessed even if you are not a site registrant. However, to access certain gmac.com services, you must be an authorized professional validated by GMAC[®] using personal information you submit through gmac.com.

We clearly identify data that must be provided for us to deliver the products and services that you may request. Registrants may also provide opt-in preferences and additional or optional information, online or offline, depending on the services they use or communities in which they participate. The categories of information we may collect include:

- Basic business contact information, including full name, work address, telephone and facsimile number, work e-mail address, and GMAC[®] product/service transaction history;
- Your GMAC[®] [Profile](#) preferences, e.g., whether you would like to receive optional information from GMAC[®], including communications and publications;
- Information about your graduate business school/program;
- Certain background information, such as demographics;
- Payment information (credit card, check, or purchase order) required for purchasing certain products and services, such as [GMASS[®]](#) subscriptions and search results or event registration;
- Data submitted voluntarily at private online bulletin boards, which may be available to individuals who participate in particular programs;
- Data used to verify and authenticate your identity as a professional authorized to use certain GMAC[®] products and services, access GMAT[®] score reports, and participate in certain governance activities as a designated representative from a governing school; and
- E-mail address of any person to whom you send an e-mail using our “E-mail-a-Friend” feature in certain online publications.

Refer to Special Notes for [Professionals from GMAC[®] Governing Schools](#), [GMAT[®] Score Report Recipients](#), [Event Participants](#), and [Survey Participants](#).

Data Uses and Your Choices

Information Use

We use the information we collect for many purposes, including, but not limited to those listed below. See Special Notes for [Professionals from GMAC[®] Governing Schools](#), [GMAT[®] Score Report Recipients](#), [Event Participants](#), and [Survey Participants](#).

- Allow you to create and update a [Profile](#) with [gmac.com](#) and manage your preferences.
- Administer the GMAT[®] test.
- Provide online services you request from GMAC[®], such as [MBA Pathfinder[®]](#), [Recruiting Calendar](#), [GMASS[®]](#), [Validity Study Service](#), [GMAT[®] Interactive Profile](#), [My Account](#), publications, and registering for the Council's events, such as professional development programs.
- Determine eligibility for participation in events.
- Manage event logistics; communicate with event participants, speakers, and facilitators; and administer event discussion forums.
- Solicit survey participation.
- Authenticate you as a valid professional from an institution that uses the GMAT[®] test or receives GMAT[®] score reports.
- Contact you regarding GMAC[®] news, graduate management industry updates, and products/services, if you opt in.
- E-mail any individual to whom you send an e-mail using our "E-mail-a-Friend" feature in certain online publications. (Note: GMAC[®] will not send any messages beyond the introduction communication without first obtaining opt-in consent from those individuals.)
- Enable you to fulfill your governance responsibilities, if applicable, as a designated GMAC[®] governing school representative or member of the Council's Board of Directors.
- Enable you to participate in a GMAC[®] committee, task force, or advisory group, if applicable.
- Maintain the integrity and quality of our services, customize site content to meet your specific needs, and make technical improvements to [gmac.com](#).
- Cooperate as required by law or in legal proceedings, and as necessary to detect or prevent fraud and other unlawful activity.

Choices and Control of Your Personal Information

GMAC[®] has implemented important privacy safeguards because we are dedicated to protecting your privacy. GMAC[®] retains personal information only to the extent necessary to serve your needs, administer the GMAT[®] test, provide GMAC[®] services, fulfill our joint GMAC[®] governance responsibilities, detect and prevent unlawful activity, and fulfill legal requirements.

You may manage your opt-in preferences related to receiving information about or participating in services offered by GMAC[®] through your [gmac.com Profile](#) or via [GMAC[®] Customer Support](#). You may also elect to receive communications or publications, including:

Communications:

- GMAT[®] information
- Research and trends
- School products and services
- Professional development
- Industry news and updates

Publications:

- Graduate Management News
- Deans Digest

Access, Data Integrity, and Retention

As a gmac.com Web site registrant, you may access your [Profile](#) at any time to modify your personal information and any optional data or preferences that you have provided. You are responsible for the accuracy of any information you provide on this site and for maintaining the confidentiality of your personal information, through keeping your self-selected User ID (e-mail address) and password secure.

If you no longer desire to use gmac.com, you may request to have your Profile deactivated by contacting [GMAC[®] Customer Support](#) or webmaster@gmac.com. Inactive accounts will be subject to appropriate retention and archiving procedures to support the Council's business needs and legal and data integrity requirements.

Security of Your Personal Information

GMAC[®] utilizes security safeguards incorporated within an enterprise security program (ESP). The ESP is administered by appropriate GMAC[®] officials and incorporates administrative, technical, and physical safeguards over your data and our systems to protect your information from loss, unauthorized disclosure, misuse, alteration, or destruction. The ESP is designed to incorporate biannual audit and review processes and employee awareness training. Payments, registration, and all data transfers to third parties on gmac.com, e.g., Pearson VUE, are protected by SSL (Secure Sockets Layer) encryption.

Data Sharing and Onward Transfer

GMAC[®] Key Service Providers

GMAC[®] has a number of key service providers that fulfill services offered on gmac.com, administer the GMAT[®] test, and perform survey research. Each of the following service providers is subject to our strict confidentiality requirements:

- GMAT[®] exam registration, customer service, test administration at test centers worldwide, and official test score reporting vendors: [Pearson VUE](#), a business of NCS Pearson, Inc. (selected test takers who participated in the 2005 Limited Summer Test, and all test takers after January 1, 2006), and [ETS[®]](#) and [Prometric[®]](#) (test takers during 2005 and prior years).
- Test development and scoring service vendors: [ACT, Inc.](#) (selected test takers who participated in the 2005 Limited Summer Test and all test takers after January 1, 2006), and ETS[®] (test takers during 2005 and prior years).
- CyberSource and Bank of America[®] for processing gmac.com credit card transactions online.
- KPMG[®] for our [MBA Pathfinder[®] Agreed Upon Procedures Audit](#) process.
- Bulk fulfillment distributors for products and services, e.g., test preparation products.
- Information technology (IT) vendors used to develop new and modify existing applications, store information, host our Web servers, and provide other IT development assistance; and other GMAC[®] consultants.
- Survey research vendors: You may receive invitation(s) on behalf of GMAC[®] from our vendor, iTracks, to participate in GMAC[®] survey research.

GMAC[®] Key Strategic Partners

GMAC[®] has a number of key strategic partners that share our commitment to creating access to graduate management education. Each of the following partners is subject to our strict confidentiality and/or Terms of Use requirements:

- Schools that use the GMAT[®] test
- Scholarship-granting organizations
- Other organizations in the graduate management education industry, such as [AACSB—The International Association for Management Education](#), [MBA Career Services Council \(MBA CSC\)](#), [MBA Student Services Professionals \(MBASSP\)](#), [DocNet](#), [Executive MBA Council](#), [MBA Roundtable](#), [National Black MBA Association[®] \(NBMBA[®]\)](#), [National Society for Hispanic MBAs[®] \(NSHMBA[®]\)](#), [KPMG[®] Foundation](#), etc. These are outlined in our [Partnerships Section](#).

Transborder Data Flows

GMAC[®] is a global organization. As such, users and registrants of [gmac.com](#), professionals from institutions that use the GMAT[®] test or receive GMAT[®] score reports, users of GMAC[®] products and services, subscribers of communications or publications, and participants of events or surveys understand that data is processed and controlled in the countries in which the data is collected, and then transmitted into and out of the United States, which is the primary processing location for GMAC[®] and its service providers.

Law Enforcement and Fraud Prevention

GMAC[®] may provide access to personal information as required by law, to comply with requirements in a judicial or other governmental proceeding (for example, a court order, warrant, or subpoena) or in instances where we determine that it is necessary in order to detect or prevent fraud or other unlawful activity.

Enforcement of this Policy

Because GMAC[®] is a global organization that collects and processes data within the United States and other countries, we adhere to our privacy policy and comply with applicable laws, including the European Union (EU) Data Protection Directive and U.S. state and federal laws.

TRUSTe[®] Privacy Seal Program

GMAC[®] participates in the TRUSTe[®] Privacy Seal Program for this website, [www.gmac.com](#). TRUSTe[®] is an independent, nonprofit organization whose mission is to enable individuals and organizations to establish trusting relationships based on respect for personal identity and information by promoting the use of fair information-management practices. GMAC[®] wants to demonstrate our commitment to your privacy; therefore, we have agreed to disclose our privacy practices and have TRUSTe[®] review them for compliance. GMAC[®] is using the TRUSTe[®] Mark(s) under license from TRUSTe[®] pursuant to the requirements of the TRUSTe[®] program, and all of the rights in the TRUSTe[®] Mark(s) belong to TRUSTe[®].

GMAC[®] values the privacy of your personal information and we will use our best efforts to resolve any problems. If you have questions or concerns regarding this privacy policy, you should first contact our chief privacy official at privacy@gmac.com or through the other contact information provided below. If you do not receive acknowledgement of your inquiry or feel it was not satisfactorily addressed, you should then contact TRUSTe[®] through the [TRUSTe[®] Watchdog Dispute Resolution Web site](#).

Cookies and Log Files

Cookies are Set Automatically

Like most Web sites, we use technology called cookies to let us remember information about your preferences and passwords and allow you to move within our Web site without the need to repeatedly enter the same information. A cookie is a small text file that is placed on your computer by a Web server. Cookies contain information that can later be read by the Web server that originally placed the cookie.

Recent versions of popular internet browsers provide features to let you view and manage cookies. If you choose to block the use of cookies from our site, you may still use our site. However, choosing to do so will limit your user experience and access to functional site areas, such as areas that require login, like your [Profile](#) or [My Account](#).

Log Files are Collected in Anonymous Form

Like most standard Web site servers, we use log files to automatically collect system and security-related information. This includes Internet protocol (IP) addresses, browser type, Internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks. In some cases, this information may identify you, or could be linked to your personal information. We use this information to analyze trends, administer the site, track aggregate user movement, and gather broad demographic information for aggregate use. Information collected in log files cannot be used to identify you individually.

Links to Third-Party Sites

Some GMAC[®] Web pages may contain links to the Web sites of our strategic partners, as listed above. THE PRIVACY POLICIES OF THESE THIRD PARTY WEB SITES MAY BE DIFFERENT FROM OUR PRIVACY POLICY AND GMAC[®] IS NOT RESPONSIBLE FOR THE PRIVACY PRACTICES OR THE CONTENT OF SUCH SITES. We recommend you carefully read the privacy policies of each site you visit.

Children's Privacy

GMAC[®] Web sites are not directed toward children, defined in the United States by the Children's Online Privacy Protection Act (COPPA) as individuals under age 13, and we ask that children not submit any personal information to us.

Rights under Laws in Specific Jurisdictions

Your California Privacy Rights

Due to recent California legislation, we are required to inform California residents they have a right to know how information we collect from them is shared with other businesses for direct marketing purposes. We will not share any of your customer information with other businesses for direct marketing purposes without your explicit consent. If you have consented but later decide to opt out, we will honor your request in a timely manner. To opt out of sharing your information with other businesses for direct marketing purposes, you may manage your data and preferences through your [Profile](#) within our site, via [GMAC[®] Customer Support](#), or e-mail, mail, or toll-free telephone, as stated in the Contact Us section below.

Data Protection for Residents of France

When they provide personal data to GMAC[®], residents of France agree that GMAC[®] may collect and process their data, which may be disclosed by GMAC[®] to its data processors and service providers, and also to the extent, if any, required by applicable regulations, or by a court of competent jurisdiction, or as necessary to detect and prevent unlawful activity. Such residents also agree to the collection of their personal data in the United States, which is the primary processing location for GMAC[®] and its primary data processor, Pearson VUE. Residents of France understand that they have a

certain rights of access, of modification, of rectification and of erasure of certain personal data as provided in this Privacy Policy. To exercise these rights, individuals may review their [Profile](#), or may contact [GMAC® Customer Support](#) by e-mail, mail, or telephone, as stated in the Contact Us section below.

Data Protection for Residents of Greece

When they provide personal data to GMAC®, residents of Greece agree that GMAC® may collect and process their personal data, which for GMAT® test takers includes their name, date of birth, citizenship, gender, place of residence, certain education data, their exam responses, their digital photograph and their digital signature, and in case of payment of the examination fees by electronic means, their e-mail address, their credit card number, its expiration date and the billing address. GMAC® hereby informs Greek residents that the scope of the processing is educational.

Also, residents of Greece provide their explicit consent to the collection of their audio and visual data during the GMAT® test through the use of a closed television circuit installed in the examination centers for the purposes of deterring fraud, maintaining the security and integrity of the GMAT® exam, and to enable the test center personnel, Pearson VUE and GMAC® to address questions or concerns of the test-takers.

Residents of Greece agree that their personal data may be disclosed by GMAC® to its data processors and vendors as well as to authorized score recipients (if applicable) and [GMASS®](#) subscribers (if applicable), and also to the extent, if any, required by applicable regulations, or by a court of competent jurisdiction, or as necessary to detect and prevent unlawful activity.

Such residents also agree to the transmission of their personal data into the United States, which is the primary processing location for GMAC® and its data processor, Pearson VUE. For test takers, they further agree to the transmission of their data into the countries where their selected score recipients are located and, for GMASS® participants, they agree to the transmission of such data to the countries where GMASS® subscribers are located. Greek residents acknowledge the fact that the above countries may not provide the same level of data protection that their home country provides.

Residents of Greece understand that pursuant to Law 2472/1997 they have the right of access, of modification, of rectification and of erasure of certain personal data as provided in this Privacy Policy, and for test takers, as provided in the GMAT® Information Bulletin. To exercise these rights, individuals may review [My Profile](#), or may contact [GMAC® Customer Support](#) or [GMAT® Customer Service](#) (for test takers), or by e-mail, mail, or telephone, as stated in the Contact Us section below.

Greek residents are hereby informed that the local representative of GMAC® in Greece for data protection issues is the company “Pearson Education Hellas”, with registered offices in Athens, at 229 Syngrou Avenue, 17121 Nea Smyrni.

Changes to this Policy

From time to time, we may need to change our privacy policy or procedures to accommodate changes in applicable law, our programs or business needs, or for other reasons. If we make any material changes to our privacy policy, including changes in our use of personal information, we will post a prominent notice on the [gmac.com](#) homepage and other places we deem appropriate so that you are aware of what information we collect, under what circumstances we collect it, and how we use it.



Contact Us

If you have questions about this privacy policy or believe we have not adhered to it, please contact our chief privacy official:

- E-mail us at: privacy@gmac.com*
- Phone us at: +1 (703) 749-0131 or toll-free in the U.S. at (800) 811-8042
- Write us at:
Graduate Management Admission Council®
Attention: Chief Privacy Official
1600 Tysons Boulevard, Suite 1400
McLean, VA 22102 USA

* Please note that opt-out requests should be made by deselecting your preferences in your [Profile](#) or by calling or faxing GMAC® Customer Support.

Special Notes for Professionals from GMAC[®] Governing Schools

Certain authorized professionals participate in GMAC[®] governing activities. Deans of their respective governing member schools will provide details of these authorized professionals to GMAC[®] for authenticating and incorporating into a closed online directory

Certain governance professionals also may participate in committees or advisory groups. In limited circumstances, GMAC[®] may provide secure online areas on gmac.com in order to facilitate communication between committee members and staff. These Web site areas would not be available to the general public; only those people authorized to access the content would be given authorization. Such areas would be monitored and administered by appropriate GMAC[®] staff members, and may include data posted by GMAC[®], such as marketing materials and contact information

A select number of schools that use the GMAT[®] test worldwide serve in a governance capacity for GMAC[®] in which they meet certain obligations for participation. A school's participation in a governance role is by invitation of the GMAC[®] Board of Directors. If you have questions about governance of the Graduate Management Admission Council[®], please e-mail governance@gmac.com.

Professionals who participate in GMAC[®] governance activities must agree to have their business contact information published in the GMAC[®] Online Directory, a secure forum accessible only by authorized representatives of governing schools. However, these professionals may request that their contact information not be published either publicly or communicated by GMAC[®] outside of this group for any purpose unrelated to governance activities.

GMAC[®] may post a list of members of the Council's Board of Directors, along with photographs, school affiliations, and roles, to certain Web site sections. Such site sections may also include publicly available press releases.

Representatives from each member school may be designated by a dean, on an annual basis, to participate in a number of GMAC[®] governance activities, including voting, attending the annual GMAC[®] business meeting, and serving on committees or advisory groups. These authorized representatives must perform the duties of the governance roles assigned to them; as such

- They may be contacted by GMAC[®] regarding governance-related business.
- Their business contact information may be posted and shared with other member school professionals in a closed online directory forum.
- GMAC[®] may collect additional personally identifiable information offline, such as mobile phone numbers, to more efficiently conduct GMAC[®] governance activities.

Special Notes for GMAT® Report Recipients

For those graduate institutions and scholarship/fellowship programs (“GMAT® Programs”) that have agreed to the GMAT® Score Report Terms of Use Agreement and have been authorized by GMAC® to access GMAT® score reports, their “Site Administrators” and/or other “Score Report Users” will be directed to a separate Web site operated by our service provider, Pearson VUE (a business of NCS Pearson, Inc.) known as the “Score Report Web Site”

The Score Report Web Site is subject to a separate GMAT® Score Report Terms of Use Agreement that governs access to and use of score reports, in addition to this Special Note and the complete GMAC® www.gmac.com privacy policy. Only the authorized “Site Administrator” and the other “Score Report Users” as outlined in the Terms of Use Agreement shall have electronic access to GMAT® score reports.

Information collected on the Score Report Web Site will include a profile for each authorized “Site Administrator” and “Score Report User” that will be maintained separately from gmac.com profiles. This profile includes business contact information, including email address, name and position title, in order to provide authorized access to GMAT® score reports.

Data Uses and Your Choices

Authorized recipients of GMAT® score reports are licensed to receive personally identifiable information about prospective graduate management students who have consented to provide their contact information, background and demographic information, program preferences, and GMAT® scores (all such information collectively referred to as “PII”), as stated in the GMAT® Score Report Terms of Use Agreement.

We use the information we collect about “Site Administrators” and “Score Report Users” to allow them to access the GMAT® Score Reports Web Site for authorized purposes. This information may only be used by GMAC®, Pearson VUE, and authorized service providers in conjunction with operating the Score Report Web Site, except as required by law or in legal or governmental proceedings.

Access, Data Integrity, and Retention

In the event that any “Site Administrators” and “Score Report Users” information changes, the Site Administrator can promptly change the user’s information through the “Manage Users” or “View My Profile” tab on the Score Report Web Site. Other “Score Report Users” may request that changes be made to their profile information by contacting either the Site Administrator or the GMAT® School Coordinator at gmatprogram@gmac.com.

Security of Your Personal Information

Pearson VUE, the operator of the Score Report Web Site, utilizes security safeguards incorporated within an enterprise security program. The security program is administered by appropriate Pearson VUE officials and incorporates administrative, technical, and physical safeguards over your data and its systems to protect your information from loss, unauthorized disclosure, misuse, alteration, or destruction. The Score Report Web Site uses Secure Sockets Layer (SSL) encryption for transmitting data securely over the Internet.

Special Notes for Survey Participants

GMAC[®] conducts research studies with individuals and organizations, including, but not limited to schools, corporate recruiters, and purchasers of gmac.com products and services. We may obtain basic contact information from participating schools, or organizations in the graduate management industry, as well as from those who voluntarily responded to our surveys. We may also collect opinions and attitudes from respondents, as well as event evaluations.

Participation in surveys is always optional for gmac.com users, registrants, and others solicited. You may always opt out of participating in surveys by responding to the directions provided within the survey invitation. GMAC[®] generates aggregate reports from survey responses and uses these reports internally to improve GMAC[®] products and services. GMAC[®] may share aggregate reports with participating schools and organizations. Survey records are not associated with individuals in any of these reports; individuals' names and contact details may be used only to track survey completion and for follow-up communications as appropriate.

In order to register for a GMAC[®] event, individuals must first register on gmac.com, and in doing so consent to the gmac.com privacy policy.

In order to fulfill our administrative responsibilities, we may collect certain details from eligible professionals who register for GMAC[®] events. This information may include name, credit card number and expiration date (used to reserve hotel accommodations and pay for events), dietary and disability accommodation requests, and other special requests that we will pass directly on to our event management subcontractors or hotels necessary to fulfill those requests. GMAC[®] maintains this data on an individual basis, per event, separately from individuals' gmac.com Profile information.

GMAC[®] may partner with other organizations to hold certain conferences (e.g., MBA Roundtable for MBA Leadership Conference). GMAC[®] may obtain member lists from, or share information with, such strategic partners and other organizations in the graduate management education industry in order to facilitate these events.

It is a normal conference and event practice for event sponsors to publish a list of the contact details of speakers, facilitators, and participants. If you prefer not to have your contact details published, please e-mail programs@gmac.com or contact the event administrator identified in the event solicitation.

Hotel accommodation requests and contact details will be passed on to the designated facilities. Upon registering for an event, you understand that your accommodation request and profile information will be subject to the privacy policy of the designated hotel.

In limited circumstances, GMAC[®] may offer online bulletin boards to certain event participants in order to facilitate communication between participants and staff members. These bulletin boards would not be available to the general public, that is, the Web site would be "hidden" and only those people authorized to use the site would be given the site address. Such bulletin boards may be monitored by appropriate GMAC[®] staff members.

**Graduate
Management
Admission
Council®**

Creating Access to Graduate Business Education®

GMAC®, GMAT®, Graduate Management Admission Council® and MBA Pathfinder® are registered trademarks of the Graduate Management Admission Council® (GMAC®). AACSB—The International Association for Management Education® is a registered trademark of AACSB International. Bank of America® is a registered trademark of Bank of America Corporation. Educational Testing Service® and ETS® are registered trademarks of the Educational Testing Service® (ETS®). KPMG® is a registered trademark of KPMG International. NMBAA® and National Black MBA Association® are registered trademarks of the National Black MBA Association. NSMBA® and National Society for Hispanic MBAs® are registered trademarks of National Society for Hispanic MBAs. Prometric® is a registered trademark of Thomson Prometric. Click to Verify TRUSTe logo and TRUSTe® are registered trademarks of Trusted Universal Standards in Electronic Transactions, Inc.

Effective Date: January 15, 2008

©2005–2008 Graduate Management Admission Council® (GMAC®). All rights reserved.