



Privacy Policy

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PRIVACY POLICY

This Privacy Policy describes the ways in which the company (“Provider”) collects, uses, and discloses information about you, including personally identifiable information, in connection with your use of the website (the “System”). By using the System, you consent to the use of your information as set forth in this Privacy Policy. Throughout this Privacy Policy, “you” refers to the individual or entity that is visiting the System.

I. SCOPE.

A. Definitions

- (1) Provider utilizes the System to provide certain advisory, compliance and tax services to you (the “Services”).
- (2) In the course of providing the Services, Provider may collect “Personal Information,” which means information about you.

B. Changes to this Privacy Policy.

- (1) Provider reserves the right to update this Privacy Policy from time to time by posting a new Privacy Policy on this page, and in some cases where changes are material Provider may also contact you via electronic mail or post a notice on the homepage to let you know of such changes.
- (2) You are advised to consult this Privacy Policy regularly for any changes.
- (3) Your continued use of the System after such changes have been made constitutes acceptance of those changes.

II. COLLECTION OF INFORMATION.

A. Information that You Provide.

Provider collects any information that you voluntarily provide, including when you create an account on the System or when you use the Services available through the System.

Provider may also collect information that you provide by electronic mail, telephone or other means.

B. Automatically Collected Information.

Provider may automatically collect certain technical information from your computer or mobile device when you use the System, such as your Internet Protocol address, your web browser type and version, the name and version of your operating system, the pages you view on the System, the pages you view immediately before and after you access the System, and the search terms you enter on the System.

This information allows Provider to recognize you and personalize your experience if you return to the System using the same computer or mobile device, and to improve the System and the Services.

C. Information about Legal and Other Materials.

In addition, Provider may collect technical information from your computer or mobile device concerning your receipt of communications, access to materials and approval or execution of contracts, consents or other statements or agreements by means of the System, including the System's Terms of Use and this Privacy Policy.

D. Cookies.

Provider may collect this information using "cookies," which are small text files that the System saves on your computer or mobile device, or similar technologies.

You can disable cookies in your browser settings, but doing so may affect the functionality of the System.

E. Web Beacons.

Provider may also collect information using "web beacons," which are clear electronic images that can recognize certain types of information on your computer, such as cookies, when you viewed a particular website tied to the web beacon, and a description of a website tied to the web beacon.

Web beacons, alone or in conjunction with cookies, may help Provider compile information about your interactions with electronic mail sent to you in connection with the Services.

F. Cross-Site Tracking.

Provider does not utilize technical measures in the System to track your activities across different Web sites or online services, whether you configure your browser's Do Not Track feature or otherwise.

The System does utilize third-party application programming interfaces controlled by third parties, such as to display maps and graphs, that may attempt to track your activity across other sites that utilize those interfaces.

G. Reviewing and Correcting Information.

Personal Information about you that is stored by the System can be reviewed by accessing your account/profile page.

You may update or correct Personal Information stored about you by means of the System, or by sending a written request to the contact addresses provided below.

III. USE AND DISCLOSURE OF INFORMATION.**A. Purposes.**

Provider may use the information collected for a number of purposes, including, but not limited to:

- (1) *providing you with the Services, or products, services or information related to the System or the Services;*
- (2) *providing you with information about the System, Services or required notices;*

- (3) customizing your experience when using the System, such as by providing interactive or personalized elements on the System and providing you with content based on your interests;
- (4) allowing Provider to improve the System and the Services, such as by better tailoring content to users' needs and preferences;
- (5) generating and analyzing statistics about your use of the System, and use of the System in the aggregate;
- (6) detecting, preventing and responding to fraud, intellectual property infringement, violations of the System's Terms of Use, violations of law or other misuse of the System; and
- (7) combining or aggregating any of the information collected through the System or elsewhere for any of these purposes.

B. Marketing.

In addition, Provider may use collected information for delivering marketing communications or materials that may be of interest to you.

However, Provider does not sell or otherwise share your personally identifiable information with other companies so that they can market to you.

C. Disclosure.

Provider may disclose the information Provider collects from you through the System:

- (1) as necessary to provide you with the Services, or products, services or information related to the System;
- (2) to service providers who work on Provider's behalf and have agreed to adhere to rules at least as strict as those set forth in this Privacy Policy;
- (3) to your employees or agents acting on your behalf, if you authorize Provider to do so;
- (4) as required by law, such as to comply with a subpoena or other legal process, or to comply with government reporting obligations;
- (5) when Provider believes in good faith that disclosure is necessary
 - (a) to protect Provider's rights, the rights of other users of the System, the integrity of the System, or your safety or the safety of others, or
 - (b) to detect, prevent or respond to fraud, intellectual property infringement, violations of the System's Terms of Use, violations of law or other misuse of the System;
- (6) to affiliates, service providers, advisors and other third parties to the extent reasonably necessary to proceed with the negotiation or completion of a merger, acquisition or sale of all or a portion of Provider's assets;
- (7) pursuant to your express consent; or

- (8) *in the form of aggregate reports on user demographics and traffic patterns, or other information that may or may not be derived from Personal Information but does not personally identify you, both for disclosure to third parties and for the purpose of enhancing the Services and developing new Service offerings.*

IV. STORAGE.

A. Jurisdiction.

Information collected through the System will be stored in, processed in and subject to the laws of the United States, which may not provide the same level protection for your information as your home country, and may be available to the United States government or its agencies under a lawful order made in the United States. By using the System, you consent to such transfer to, storage in and processing within the United States.

B. Security.

Provider is committed to protecting your information from unauthorized access, use or disclosure. The system and its operators maintain administrative, technical and physical safeguards designed to protect the information collected through the System. For example, all information you transmit to the System is encrypted using Transport Layer Security technology (TLS). However, no information or communication system can be 100% secure, so Provider cannot guarantee the absolute security of your information. In addition, Provider is not responsible for the security of information that you transmit to the System over networks that Provider does not control, including the Internet and wireless networks.

V. MISCELLANEOUS

A. Third-Party Websites.

The System and communications from Provider may contain links to websites operated by third parties. You acknowledge and agree that Provider is not responsible for the collection and use of your information by such websites that are not under Provider's control. Provider encourages you to review the privacy policies of each website you visit.

B. Business Transfer of Provider.

If Provider, or substantially all of Provider's assets, are acquired, or in the unlikely event that Provider were to go out of business or enter bankruptcy, user information will be one of the assets that is transferred or acquired by a third party. You acknowledge that such transfers may occur, and that any acquirer of Provider may continue to use your Personal Information as set forth in this Privacy Policy (as it may be amended from time to time).

C. Children's Information.

The System is not directed to, nor does Provider knowingly collect information from, children under the age of 13. If you become aware that your child or any child under your care has provided information without your consent, please contact Provider immediately using the contact information provided below.

D. Other Agreements.

You may from time to time enter into binding legal agreements relating to certain Services available through the System, which may have terms that are different from those of this Privacy Policy. In the event of any inconsistency, the terms of such other agreement shall control with respect to such Services.

E. Contact Information.

If you have any questions about this Privacy Policy or the collection or use of information about you, please write to Provider at info@loyaltybrands.com.