

# Privacy Statement

Revised 1/13/18

For questions regarding this Privacy Statement please reach us via the Contact Us form on our website.

BY ACCESSING OR USING THE SITES OR SERVICES, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTAND, AND AGREE TO BE BOUND TO ALL THE TERMS AND CONDITIONS OF THIS POLICY STATEMENT. IF YOU DO NOT AGREE TO THIS POLICY STATEMENT, PLEASE EXIT THIS PAGE AND DO NOT ACCESS OR USE THE SITES OR SERVICES.

This Privacy Statement outlines the privacy practices of CheckRaise Technologies and its affiliates and subsidiaries, (collectively "we", "us", "our", or "the Company") and directs the collection, sharing and security of information through our website, or other Company products and services (collectively, the "Services") by users of the Services ("you" or "your").

## 1. Collection of Information

We may collect one or more of the following:

- a) Personally Identifiable Information ("PII")- This information may include, but is not limited to data such as: first and last name, physical address, email address, phone number and other information you provide regarding the product you are interested in.
- b) Non-Personally Identifiable Information ("Non-PII")- This is information that identifies your computer and its navigational patterns through the Services (not a specific user). We may automatically collect Non-PII when you visit the Services, through the use of a variety of tools including cookies (small text files that are stored on a user's computer for record-keeping purposes and which contain information about that user's computer), or other available data analysis or collection technologies.

We log Internet protocol (IP) server addresses for system administration purposes and catalog traffic patterns through our Websites. This information may or may not be linked to an individual's personal information at our discretion.

## 2. Cookies, Tracking Data & Technology Used

Cookies, tracking data and other technologies used allows us to identify files on your computer and record your preferences and other data about your visit so when you return to the website we are able to identify you and we are able to personalize your visit based on those preferences.

- a) If you disable or change cookie settings you may experience site or Services features that do not function properly. If you wish to disable cookies, you may do so through your browser on your computer or other devices.
- b) Tracking data collected is used to enhance your experience by delivering personalized advertising, or allow third parties to deliver targeted advertising, on our website and the third parties websites.
- c) California residents have the right to know if we respond to do not track signals or cookies. We do not respond to such signals or cookies.
- d) We collect and use and share data with a third party for cross-device advertising purposes. This information may be used for analytics, and reporting purposes.
- e) We may implement cross device advertising and tracking to identify and track consumers across devices through identifying characteristics such as a consumer login account and may be used to connect data across different devices.

- f) We may use push notifications and alerts in order to notify you of services and/or products that you have interest in via multiple devices. If you do not want to receive these communications, you may turn them off at the device level. You may opt-out of push notifications or alerts through your browser settings.

### 3. Sharing & Use of Information

- a) We share your PII and Non-PII information with third parties who will provide you with their products, services or offers. This includes your interests and preferences, in order to determine if you might be interested in their products or services.
- b) We share your PII and Non-PII information with companies and individuals we utilize to perform technical functions on our behalf. For example, third parties who host our website, analyze our data, provide marketing assistance, and provide customer service.
- c) We may share aggregated anonymous information about you, combined with other persons using our website with third parties, so that they can understand the variety of visitors that come to our website, and how those visitors use our website.
- d) We will share your information if legally required to do so, or at our discretion, pursuant to a request from a governmental entity, or if we believe in good faith that such action is necessary to stay legally compliant or prevent a crime.
- e) We will share your information if we sell our company or merge with another company.
- f) We may share your information to manage and protect our information technology infrastructure and security.

### 4. Third Parties

- a) We will share your personal information with third parties only in the ways that are described in this Policy Statement. These third parties help us in the deliver additional information on the products and services you have requested. You understand and agree that your consent is not a condition, directly or indirectly of a purchase.
- b) When you submit information on our websites, you explicitly authorize us to share that data with third parties so that they may contact you via email, SMS, telephone and/or direct mail. You agree to receive autodialed or prerecorded calls (including to mobile numbers) and texts and emails from us and any affiliates or third parties to the phone numbers (including mobile numbers) and email addresses you provide to us today or in the future and to any phone numbers or email addresses subsequently associated with you by us or any affiliates or third-party affiliates or vendors.
- c) You understand and agree that if you submit information on our website, we will share the personal information that you provided with our network of clients including but not limited to: insurance brokers, mortgage bankers, mortgage brokers, credit consultants, or any other business in our network that may be related or unrelated to the service or product you have expressed interest in. Therefore, different types of businesses unrelated to your inquiry may be provided your information and may contact you.
- d) Your information, including your PII, may be sold to third parties/vendors. We may also sell your information, including your PII to other affiliated companies, and with other vendors and business partners. Some include companies who provide business services to us or on our behalf, for example, to monitor Services activities, market products or services to you, administer e-mails, help to maintain our customer database, and surveys or other contests.

## **5. Privacy Policies of Third Parties**

This Policy Statement only reflects our privacy practices. We are not responsible for the policies or practices of third parties. Other websites or services, such as websites or services you may have clicked-on that directed you to the Services, those websites we provide links to, or websites that may be accessible to you through the Services, have their own privacy policies regarding data collection and sharing, and privacy practices. If you visit any such website, we encourage you to review that website or service's privacy policy.

## **6. Editing & Requesting Information**

Should you remove information from a profile, copies of that data may remain viewable elsewhere to the extent it has been shared with others or it was copied or stored by other users. To request a copy of your PII that we have collected or to correct factual inaccuracies within this information please reach us through the Contact Us feature on our website.

## **7. Specific Industry Disclaimers**

We are not a mortgage lender, real estate company, debt servicer, debt settlement, insurance agent, auto sales company or automotive warranty organization. This service is not, and is not intended to be, any type of application for any financial product.

## **8. Opt Out & Unsubscribe**

- a) If you would like to opt-out of receiving SMS or email communications from us, you may follow the instructions in our SMS or emails to unsubscribe from our email list or by using the Contact Us feature on our website. To opt-out of communications from third parties, please follow the instructions to opt-out in those entities' communications.
- b) You may revoke consent at any time for any use of PII collected from you under this Policy Statement. To revoke consent, indicate by reaching us through the Contact Us section on our website with the word "revoke Personal Information" in the message.
- c) Data collected may be sold or transferred to our third parties which takes place immediately in real-time and should you unsubscribe, opt-out or revoke consent, your data may have already been sent to our third parties.
- d) We cannot revoke your information from a third party if it has already been sold. We will remove your PII from our internal programs and further communication from us will cease.

## **9. Storage and Security**

No security measures are perfect or 100% secure, and we cannot guarantee the security of any information transmitted to or from the Services. Please do not communicate any information to us through unsecured channels.

- a) We use commercially reasonable security measures to protect against the loss, misuse and alteration of your information under our control. Even with utilizing commercially reasonable technological precautions to protect your data, no data transmission over the Internet can be guaranteed to be 100% secure; therefore, we cannot and do not warrant that your information will be absolutely secure. Any transmission of data at or through our website is at your own risk.
- b) We utilize Secure Sockets Layer (SSL) encryption technology to transmit data between a consumer's browser and our web server. To use our websites, a consumer will need an SSL-capable browser such as MS Internet Explorer 4.0 (or higher) or Netscape Navigator 4.0 or higher.

- c) We will store PII, including user location information, only as long as our business needs require. We will then destroy or render unreadable any such information upon disposal.
- d) We contractually require that third parties handle your PII similar to our practices. We do not monitor these practices and are not responsible for third party security or handling of PII.

#### **10. Minors and Privacy Issues**

No part of the Services is designed to attract anyone under the age of 18. Children under the age of 18 may not use the Services. We do not knowingly collect any information from Children under the age of 18.

- a) Children's Online Privacy Protection Act- This site is intended to be used by people the age of 18 and older. We do not knowingly allow any users under the age of 18 to use our service. However, if you become aware of the existence of a user who is under the age of 18, or that an individual under 18 has provided their information to us, contact us immediately with details via the Contact Us section of our website. If you are a parent or guardian and believe that your child under the age of 18 has provided personal information to us, you may contact us to request this information be deleted.
- b) California Privacy Rights-We permit residents of the State of California to use our Service, and comply with the California Business and Professions Code §§ 22575-22579. If you are a California resident please note we do not respond to do not track signals or cookies. You may request certain information regarding our disclosure of personal information to any third parties for their direct marketing purposes by contacting us through the Contact Us section on our website.

#### **11. Changes to Policy Statement**

We may change this Policy Statement at any time. When this policy has changed, we will revise the updated date at the bottom of this page and will be effective immediately when posted on the Services. We recommend users to frequently check this page for any revisions. Your continued use of the Services after the effectiveness of such revisions will establish your acknowledgment and acceptance of the terms of the revised Policy Statement.