

Poof Bad Credit Privacy Policy

This is the privacy policy (“Privacy Policy”) that governs how we, Poof! Bad Credit LLC. (“we”, “our” or “us”), use Personal Information (defined below) that we collect, receive and store about individuals in connection with the use of our website, www.poofbadcredit.com (together with its sub-domains, content and services, a “Site”); and (ii) our platform available on our Site (the “Platform”) (collectively referred to herein as the “Services”).

Introduction. We have implemented this Privacy Policy because your privacy, and the privacy of other users, is important to us. This Privacy Policy explains our online information practices and the choices you can make about the way your Personal Information is collected and used in connection with the Services. “Personal Information” means any information that may be used, either alone or in combination with other information, to personally identify an individual, including, but not limited to, a first and last name, an email address, a phone number or other contact information. **Terms.** This Privacy Policy forms part of our Site’s Terms of Use which is available at www.poofbadcredit.com and/or our Platform’s Customer Terms & Conditions which is available at <https://www.poofbadcredit.com/termsandconditions> (collectively, the “Terms”). Any capitalized but undefined term in this Privacy Policy shall have the meaning given to it in the Terms.

Consent and Modification. You are not legally obligated to provide us Personal Information, and you hereby confirm that providing us Personal Information is at your own free will. By using the Services, you consent to the terms of this Privacy Policy and to our collection, processing and sharing of Personal Information for the purposes set forth herein. If you do not agree to this Privacy Policy, please do not access or otherwise use the Services. We reserve the right, at our discretion, to change this Privacy Policy at any time. Such change will be effective ten (10) days following posting of the revised Privacy Policy on the Site, and your continued use of the Services thereafter means that you accept those changes.

What Personal Information We Collect and How We Collect It. We do not currently require you to provide Personal Information in order to have access to general information available on the Site. But, we do receive and/or collect Personal Information from you in the following ways:

Subscribe to our distribution list, newsletter, or blog. If you subscribe to our distribution list, newsletter or blog, on our Site, you will provide us with your email address.

Contact us. If you decide to contact us, by submitting an online form that we make available to you on our Site or by sending an email to an email address that we display, you may be required to provide us with the following information: full name, email address, telephone number and any other information you wish to share with us.

Account. In order to use the Platform, you will be required to create an account (“Account”). Whilst creating an Account you will be required to provide us with certain information, such as your name, email address and phone number, as well as a password that you will use for your Account (“Account Information”). You may also choose to provide additional Personal Information as part of the Account registration process and in connection with your ongoing use of your Account.

Purchases. The Platform includes the option to purchase a subscription plan in order to use our services. If you choose to make a purchase, you will be required to provide sufficient information to complete the transaction. Such information could include a credit card number and related account and billing information, invoice related information, and other data required to process the order. Such data may also be updated if you grant us permission to bill you or your credit card for recurring charges, such as monthly, annual or other types of periodic payments. We do not store any credit card details. We use the tools, software or services of third-party service providers to process transactions on our behalf, in which case you acknowledge and agree to review and be bound by the terms of use and privacy policy of said third-party service provider.

Log Files. We may make use of log files. The information inside the log files includes internet protocol (IP) addresses, type of browser, Internet Service Provider (ISP), date/time stamp, referring/exit pages, clicked pages and any other information your browser may send to us. We may use such information to analyze trends, administer the Services, track users’ movement around the Services, and gather demographic information.

Cookies and other tracking technologies. We use a common browser feature known as a cookie, which assigns a unique identification to your computer browser and session. Cookies are typically stored on your computer’s hard drive and are used to help maintain an expected user experience by tracking clicks as you go through the pages within our Website and informing the Website that each of your clicks comes from you individually when needed. We may also use cookies to tell us whether you have previously visited the Website. We may also use cookies that can be set by third parties with whom we have entered into agreements that may enable us to obtain analytic information about the use of our Website. These third-party providers may also place cookies onto your computer. Those third-party cookies may enable us to obtain aggregate demographic information and user statistics about you and your preferences from these third-party sources as well as our information we have about you. We collect this information with your consent in many cases, to perform any contract you may have with us, and in service of our legitimate business interests. We may use any of these kinds of cookies:

- Essential cookies - used for logins and account management
- Performance cookies - used for analytics, including visitor tracking

- Functionality cookies - used for preferences (time zone and language) and enhanced content Targeting/advertising cookies - used by content partners or banner networks

You can choose to disable cookies through your individual browser options. There are browser settings that will set it not to accept cookies or to notify you if a cookie is sent so you can decide to accept it. There are other browser settings to remove cookies previously set. To know more detailed information about cookie management with specific web browsers, it can be found at the browsers' respective websites. Features on the Website may not work correctly if you disable all cookies.

Google Analytics. Our Services uses a tool called "Google Analytics" to collect information about use of the Service. Google Analytics collects information such as how often users visit the Service, what pages they visit when they do so, and what other sites they used prior to coming to the Service. We use the information we get from Google Analytics to maintain and improve the Service and our products. We do not combine the information collected through the use of Google Analytics with personally identifiable information. Google's ability to use and share information collected by Google Analytics about your visits to and use of the Service is restricted by the Google Analytics Terms of Service, available at <https://marketingplatform.google.com/about/analytics/terms/us/>, and the Google Privacy Policy, available at <http://www.google.com/policies/privacy/>. You may learn more about how Google collects and processes data specifically in connection with Google Analytics at <http://www.google.com/policies/privacy/partners/>. You may prevent your data from being used by Google Analytics by downloading and installing the Google Analytics Opt-out Browser Add-on, available at <https://tools.google.com/dlpage/gaoptout/>.

Hotjar. Our Services uses Hotjar in order to better understand our users' needs and to optimize this service and experience. Hotjar is a technology service that helps us better understand our users experience (e.g. how much time they spend on which pages, which links they choose to click, what users do and don't like, etc.) and this enables us to build and maintain our service with user feedback. Hotjar uses cookies and other technologies to collect information on our users' behavior and their devices (in particular device's IP address (captured and stored only in anonymized form), device screen size, device type (unique device identifiers), browser information, geographic location (country only), preferred language used to display our Services). Hotjar stores this information in a pseudonymized user profile. Neither Hotjar nor we will ever use this information to identify individual users or to match it with further Information on an individual user. For further details, please see Hotjar's privacy policy at <https://www.hotjar.com/legal/policies/privacy>. You can opt-out to the creation of a user profile, Hotjar's storing of Information about your usage of our

HubSpot. Our services use HubSpot to help us manage our website and marketing campaigns. HubSpot is a third-party company that collects and stores information about our website visitors and customers. This information may include your name, email address, phone number, and other contact information. HubSpot uses this information to provide us with services such as email marketing, lead generation, and customer support. We share your information with HubSpot in order to provide you with the best possible experience on our website and to help us grow our business. We will never sell or rent your information to third parties for marketing purposes. You can opt out of HubSpot's data collection and use by visiting their privacy policy page.

Mixpanel. Our services use Mixpanel to help us understand how our website visitors and customers use our website. Mixpanel is a third-party company that collects and stores information about our website traffic. This information may include your IP address, browser type, operating system, and other information about how you use our website. Mixpanel uses this information to provide us with reports and analytics about our website traffic. We share your information with Mixpanel in order to improve our website and to help us understand how our visitors and customers use our website. We will never sell or rent your information to third parties for marketing purposes.

The Way We Use Personal Information. If you submit or we collect Personal Information through the Services, then we may use such Personal Information in the following ways:

We will use your Personal Information to provide and improve our Services, to send you marketing/advertisement communications that we believe may be of interest to you, to contact you in connection with the Services and certain programs or offerings that you may have registered for, and to identify and authenticate your access to the parts of the Services that you are authorized to access.

We may use your designated email address to: (i) send you updates or news regarding the Services and our products; and/or (ii) respond to a "Contact Us" or administrative request (for example, to change your password).

The Way We Share Personal Information. We do not share or disclose your Personal Information with third parties except in the following ways:

We may transfer your Personal Information to our local or foreign subsidiaries, affiliated companies, government agencies, or all credit bureaus for the purpose of storing or processing such information on our and your behalf; with your written consent. Such information may be transferred to other countries. We require that these parties agree to process such information in compliance with our Privacy Policy.

We may share your Personal Information with our third party service providers and partners, but only to assist us with our business operations and to provide our Services to you and other users. Such information may be transferred to other countries. We use commercially reasonable efforts to

only engage or interact with third party service providers and partners that post a privacy policy governing their processing of Personal Information. We may disclose your Personal Information or any information you submitted via the Services if we have a good faith belief that disclosure of such information is helpful or reasonably necessary to: (i) comply with any applicable law, regulation, legal process or governmental request; (ii) enforce our Terms of Use, including investigations of potential violations thereof; (iii) detect, prevent, or otherwise address fraud or security issues; or (iv) protect against harm to the rights, property or safety of Poof! Bad Credit, our users, yourself or the public.

Use of Anonymous Information. We may use Anonymous Information (as defined below) or disclose it to third party service providers in order to improve our Services and enhance your experience with the Services. We may also disclose Anonymous Information (with or without compensation) to third parties, including advertisers and partners. "Anonymous Information" means information which does not enable identification of an individual user, such as aggregated information about the use of our Services.

Opting Out. You may choose not to receive future promotional, advertising, or other Services-related emails from us by selecting an unsubscribe link at the bottom of each email that we send. Please note that even if you opt out of receiving the foregoing emails, we may still send you a response to any "Contact Us" request, as well as administrative emails (for example, in connection with a password reset request) that are necessary to facilitate your use of the Services.

Choice. At all times, you may choose whether or not to provide or disclose Personal Information. If you choose not to provide mandatory Personal Information, you may still visit parts of the Services but you may be unable to access certain options, programs, offers, and services that involve our interaction with you.

Access/Accuracy. To the extent that you do provide us with Personal Information, we wish to maintain accurate Personal Information. If you would like to delete or correct any of your other Personal Information that we may be storing, you may submit an access request by sending an email to poofbadcredit@gmail.com. Your email should include adequate details of your request.

Links to and Interaction with Third Party Products. The Services may enable you to interact with or contain links to other third party websites, mobile software applications and services that are not owned or controlled by us (each a "Third Party Service"). We are not responsible for the privacy practices or the content of such Third Party Services. Please be aware that Third Party Services may collect Personal Information from you. Accordingly, we encourage you to read the terms and conditions and privacy policy of each Third Party Service that you choose to use or interact with.

Security. The security of Personal Information is important to us. We follow generally accepted industry standards, including the use of appropriate administrative, physical and technical safeguards, to protect the Personal Information submitted to us. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, while we strive to use reasonably acceptable

means to protect your Personal Information, we cannot guarantee its absolute security or confidentiality. If you have any questions about security on the Service, you can contact us at poofbadcredit@gmail.com.

Merger, Sale or Bankruptcy. In the event that we are acquired by or merged with a third party entity, or in the event of bankruptcy or a comparable event, we reserve the right to transfer or assign Personal Information in connection with the foregoing events.

California Privacy Rights. California Civil Code Section 1798.83 permits our customers who are California residents to request certain information regarding our disclosure of Personal Information to third parties for their direct marketing purposes. To make such a request, please send an email to poofbadcredit@gmail.com. Please note that we are only required to respond to one request per customer each year

Our California Do Not Track Notice. We do not track consumers over time and across third party websites and therefore do not respond to Do Not Track signals. We do not allow third parties to collect personally identifiable information about an individual consumer's online activities over time and across different web sites when a consumer uses the Services.

Deletion of Content from California Residents. If you are a California resident under the age of 18 and a registered user, California Business and Professions Code Section 22581 permits you to remove content or Personal Information you have publicly posted. If you wish to remove such content or Personal Information and you specify which content or Personal Information you wish to be removed, we will do so in accordance with applicable law. Please be aware that after removal you will not be able to restore removed content. In addition, such removal does not ensure complete or comprehensive removal of the content or Personal Information you have posted and that there may be circumstances in which the law does not require us to enable removal of content.

Commitment. We are committed to protecting your privacy. Protecting your privacy online is an evolving area, and we are constantly evolving our Service to meet these demands. If you have any comments or questions regarding our Privacy Policy, or your Personal Information that we may be storing and using, please contact us at poofbadcredit@gmail.com.

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