

# **Privacy Policy**

## **What This Privacy Policy Covers**

This policy covers how we treat personal information that we collect and receive, including information related to your past use of products and services provided in the site. Personal information is information about you that is personally identifiable like your name, address, email address, or phone number, and that is not otherwise publicly available. This policy does not apply to the practices of companies that we do not own or control or to people that we do not employ or manage. In addition, some of our associates have their own privacy statements.

## **Information Collection and Use**

We collect personal information when you register with the site, when you use the site's products or services, when you visit our web pages or the pages of our certain partners, and when you enter promotions or sweepstakes. We may combine information about you that we have with information we obtain from business partners or other companies. When you register with us or our partners, you may be asked for information such as your name, email address, birth date, gender, occupation, industry, and personal interests. In some cases you may even be asked for your address, national identity number, and information about your assets. When you register with this site or some of our partners, you are not anonymous to us or them.

We collect information about your transactions with us and with some of our business partners, including information about your use of products and services that we offer through adverts or through recommendations in our content. We automatically receive and record information on our server logs from your browser, including your IP address, cookie information, and the page you request.

We use your personal information for the following general purposes: to customize the advertising and content you see, fulfill your requests for products and services, improve our services, contact you, conduct research, and provide anonymous reporting for internal and external clients.

Third parties may be placing and reading cookies on our and user's browsers, or using web beacons to collect information as a result of ad serving on our website. We do not allow a child under 13 to register with us. We do not contact children under age 13 about special offers or for marketing purposes without a parent's permission. We do not ask a child under age 13 for more personal information, as a condition of participation, than is reasonably necessary to participate in a given activity or promotion.

## **Information Sharing and Disclosure**

We do not rent, sell, or share personal information about you with other people or nonaffiliated companies except to provide products or services you've requested, when we have your permission, or under the following circumstances:

We may provide the information to trusted partners who work on behalf of or with us under confidentiality agreements. These companies may use your personal information to help us communicate with you about offers from the site and our marketing partners. However, these companies do not have any independent right to share this information. We respond to subpoenas, court orders, or legal process, or to establish or exercise our legal rights or defend against legal claims. We believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of our site's terms of

use, or as otherwise required by law.

We transfer information about you if the site is acquired by or merged with another site/company. In this event, we will notify you before information about you are transferred and becomes subject to a different privacy policy.

We display targeted advertisements based on personal information. Advertisers (including ad serving companies) may assume that people who interact with, view, or click targeted ads meet the targeting criteria-for example, men ages 35-44 from a particular geographic area.

We do not provide any personal information to the advertiser when you interact with or view a targeted add However, by interacting with or viewing an ad you are consenting to the possibility that the advertiser will make the assumption that you meet the targeting criteria used to display the ad.

Our onsite advertisers include financial service providers (such as banks, insurance agents, stock brokers and mortgage lenders) and non-financial companies (such as stores, bloggers, search engines, airlines, and software companies). We work with vendors, partners, advertisers, and other service providers in different industries and categories of business.

### **Your Ability to Edit and Delete Your Account Information and Preferences**

Users who visit this page and sign up with our mailing list can opt out of receiving future marketing communications from these new categories or they can unsubscribe by following instructions contained in the messages they receive. We reserve the right to send you certain communications relating to the site's service, such as service announcements, administrative messages and Newsletter that are considered part of your site's account, without offering you the opportunity to opt out of receiving them.

### **Confidentiality and Security**

We limit access to personal information about you to employees who we believe reasonably need to come into contact with that information to provide products or services to you or in order to do their jobs.

### **Changes to this Privacy Policy**

We may update this policy. If you are in our mailing list, we will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your account or by placing a prominent notice on our site.