

PRIVACY POLICY

Please read the following to learn more about our Privacy Policy. By using or visiting any RiskRator, LLC application, website, or any other linked pages, features, content, or any other services we offer, you acknowledge that you accept the practices and policies outlined in this Privacy Policy, and you hereby consent that we will collect, use, and share your information in the following ways. Any capitalized terms used herein without definition shall have the meaning given to them in our Terms and Conditions of User.

This Privacy Policy covers our (RiskRator, LLC and our respective affiliates and related entities) treatment of personally identifiable information ("Personal Information") that we gather when you are accessing or using the Site or Services (collectively, the "System"). This policy does not apply to the practices of companies that we do not own or control, or to individuals that we do not employ or manage. This policy also does not apply to information you choose to disclose publicly on the System.

Personal Information We Collect

We receive and store any information you provide to us. The types of Personal Information collected may include your real name, username, email address, IP address, location, browser information, browsing history, transactions, your communications to us, and any other information necessary for us to provide our services. If you provide any third-party account credentials to us, you understand some content and/or information in those accounts ("Third Party Account Information") may be transmitted into your account with us if you authorize such transmissions, and that Third Party Account Information transmitted to our Site is covered by this Privacy Policy. You can choose not to provide us with certain information, but then you may not be able to register with us or to take advantage of some of our features.

Personal Information Collect Automatically

Whenever you interact with the System, we automatically receive and record information on our server logs from your browser including, but not limited to, your IP address, "cookie" information, device information, certain location information, and the page you requested. "Cookies" are identifiers we transfer to your device through our web interface that allow certain functions to perform as designed within the System, and also to allow us to recognize your device and tell us how and when pages in our site are visited and by how many people. We may also record the referring page or service that linked you to us; other information about the type of web browser, computer, platform, related software, and settings you are using; any search terms you have entered on the System; and other usage activity and data logged by our servers. You may be able to change the preferences on your device to prevent or limit your device's acceptance of cookies, but this may prevent you from taking advantage of the System's best features. When we collect usage information (such as the numbers and frequency of visitors to the System), we only use this data in aggregate form, and not in a manner that would identify you personally. For example, this aggregate data tells us how often users use parts of the System, so that we can make the System appealing to as many users as possible. We may also provide this aggregate information to our partners, so that they can understand how often people use their services and our System, so that they, too, can provide you with an optimal online experience.

Uses of Personal Information

We may use the Personal Information we collect for our legitimate business purposes, including providing our services and products to you, improving the System, improving our customer

service, processing transactions, marketing purposes, and managing our business needs. We do not sell your personal information to third-parties. We may also share Personal Information with our affiliates and trusted third parties and services, such as Google Analytics.

Communications

As part of the System, you may receive communications from us, whether by email or other means. We and our agents may send you email, contact you, or engage you in other communication that we or they determine relate to your use of the System.

Affiliated Businesses and Third-Parties

In certain situations, businesses or third-party websites with which we are affiliated may sell items or provide services to you through the Site (either alone or jointly with us). You can recognize when an affiliated business is associated with such a transaction or service, and we will share your Personal Information with that affiliated business only to the extent that it is related to such transaction or service. One such service may include the ability for you to choose to automatically transmit Third Party Account Information to your Site profile or to automatically transmit information in your Site profile to your third-party account. We have no control over the policies and practices of any third-party.

Protecting Us & Others

We reserve the right to access, read, preserve, and disclose any information that we reasonably believe is necessary to comply with law or court order; enforce or apply our conditions of use and other agreements; or protect the rights, property, or safety of us, our employees, our users, or others. This includes exchanging information with other companies and organizations for fraud protection and credit risk reduction.

Personal Information Security

Your account may be protected by a password for your privacy and security. If you access your account via a third-party site or service, you may have additional or different sign-in protections via that third-party site or service. You need to prevent unauthorized access to your account and Personal Information by selecting and protecting your password and/or other sign-in mechanism appropriately. We endeavor to protect the privacy of your account and other Personal Information we hold in our records, but we cannot guarantee complete security. Unauthorized entry or use, hardware or software failure, and other factors, may compromise the security of user information at any time. In the event that we believe that the security of your Personal Information in our possession or control has been compromised, we will notify you of that development in accordance with applicable law. If a notification is appropriate, we will endeavor to do so as promptly as possible under the circumstances, and, we may do so by email. Using the System, you may find links to third-party websites or apps. We are not responsible for the privacy policies and/or practices on other sites or apps. When linking to another site or app, you should read the site or app's privacy policy. User profile information, including without limitation your name, email address, and other information ("User Submissions") may be displayed to other users if you chose to enter such information on your user profile. Again, any content you voluntarily disclose for other users to view on the System is not Personal Information; it becomes publicly available and can be collected and used by others and may be redistributed through the internet and other media channels.

Your Rights

In certain circumstances, you have the following rights: the right to be told how we use your information and obtain access to your information; the right to have your information rectified or erased or place restrictions on processing your information; the right to object to the processing of your information (e.g., for direct marketing purposes); the right to have any information you provided to us on an automated basis returned to you in a structured, commonly used and machine-readable format, or sent directly to another company, where technically feasible (“data portability”); where the processing of your information is based on your consent, the right to withdraw that consent subject to legal or contractual restrictions; the right to object to any decisions based on the automated processing of your personal data, including profiling; and the right to lodge a complaint with the supervisory authority responsible for data protection matters (e.g. in the UK, the Information Commissioner’s Office). If you request a copy of your information, you may be required to pay a statutory fee. If we hold any information about you that is incorrect or if there are any changes to your details, please let us know so that we can keep our records accurate and up to date. If you withdraw your consent to the use of your personal information for purposes set out in our Privacy Policy, we may not be able to provide you with access to all or parts of the System. We will retain your personal information for the duration of our business relationship and afterward for as long as is necessary and relevant for our legitimate business purposes, in accordance with applicable laws and regulation. In the event we no longer have a legitimate business purpose to retain your personal information, we will dispose of it in a secure manner (without further notice to you).

Your Rights (EU and UK Citizens)

If the General Data Protection Regulation applies to you because you are in the European Union (or the UK-GDPR for UK citizens), you have the following rights under data protection laws in relation to your personal data:

- The right to be informed – that’s an obligation on us to inform you how we use your personal data (and that’s what we’re doing in this Privacy Policy);
- The right of access – that’s a right to make what’s known as a “data subject access request” for copy of the personal data we hold about you;
- The right to rectification – that’s a right to make us correct personal data about you that may be incomplete or inaccurate;
- The right to erasure – that’s also known as the “right to be forgotten” where in certain circumstances you can ask us to delete the personal data we have about you (unless there’s an overriding legal reason we need to keep it);
- The right to restrict processing – that’s a right for you in certain circumstances to ask us to suspend processing personal data;
- The right to data portability – that’s a right for you to ask us for a copy of your personal data in a common format (for example, a .csv file);
- The right to object – that’s a right for you to object to us processing your personal data (for example, if you object to us processing your data for direct marketing); and
- Rights in relation to automated decision making and profiling – that’s a right you have for us to be transparent about any profiling we do, or any automated decision making.

These rights are subject to certain rules around when you can exercise them.

If you wish to exercise any of the rights set out above, please contact us at info@riskrator.com.

You will not have to pay a fee to access your personal data (or to exercise any of the other rights), but we may charge a reasonable fee if your request is clearly unfounded, repetitive, or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

We have appointed a data privacy manager who is responsible for overseeing questions in relation to this Privacy Policy. If you have any questions about this Privacy Policy, including any requests to exercise your legal rights, please contact the data privacy manager using the details herein.

If you are a UK citizen, you have the right to make a complaint at any time to the Information Commissioner's Office ("ICO"), the UK supervisory authority for data protection issues (www.ico.org.uk). We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

Third Party Processors

Our carefully selected partners and service providers may process personal information about you on our behalf as described below:

Digital Marketing Service Providers

We periodically appoint digital marketing agents to conduct marketing activity on our behalf, and such activity may result in the compliant processing of personal information. Our appointed data processors include:

Prospect Global Ltd (trading as Sopro) Reg. UK Co. 09648733. You can contact Sopro and view their privacy policy here: <http://sopro.io>. Sopro is registered with the ICO Reg: ZA346877, and their Data Protection Officer can be emailed at: dpo@sopro.io.

Accessible Personal Information

Through your user profile, you may access and, in some cases, edit or delete the following information you have provided to us. This list may change as the System changes: real name, location, username, password, email address, and other account and user profile information. The information you can view, update, and delete through your user profile may change as the System changes. If you have any questions about viewing, updating, or removing information we have on file about you, please contact us at info@riskrator.com.

Other Information

You may opt not to disclose information, but keep in mind that some information may be needed to register with us or to take advantage of some of our special features. You may be able to add, update, or delete certain information as explained above. When you do so, however, we may

maintain a copy of the unrevised information in our records. We may use any aggregated data derived from or incorporating your Personal Information after you update or delete it, but not in a manner that would identify you personally. You may close your account pursuant to the terms of service or subscription agreement that applies to you. Please note that some information may remain in our private records after the closing of your account. If you do not wish to receive email or other mail from us, please email us at info@riskrator.com. Please note that if you do not want to receive legal notices from us, such as this Privacy Policy, those legal notices will still govern your use of the System, and you are responsible for reviewing such legal notices for changes.

California Residents

Because we value the privacy of California residents, we have taken the necessary precautions to be in compliance with the California Online Privacy Protection Act as it pertains to us. We will not distribute your personal information to parties not mentioned in this Privacy Policy without your consent. We cannot guarantee the security of your personal information and expressly disclaim any such obligation. If we learn of a security breach, we will attempt to notify you so that you can take appropriate steps. Please click [here](#) for our Privacy Notice for California Residents, including information related to the California Consumer Privacy Act (CCPA).

How We Respond to Do Not Track Signals

Please note that we do not alter our data collection and use practices when we see a Do Not Track signal from your browser.

Access and Use by Minors

The System is not intended for use by minors under the age of 18. We ask that minors not use the System nor submit any personal information to us. We do not knowingly collect information from minors under 18. In the event that we learn we have collected any personal information from a minor under the age of 18, we will take appropriate steps to delete that information from our database. If you are a minor under the age of 18 and you have acceded to this website, do not provide your personal information and please leave this website immediately.

Changes to this Privacy Policy

We may amend this Privacy Policy from time to time. Use of information we collect now is subject to the Privacy Policy in effect at the time such information is used. If we make changes in the way we use Personal Information, we will notify you by posting an announcement on our System or sending you an email. You are bound by any changes to the Privacy Policy when you use the System after such changes have been first posted.

Contact

If you have any questions about this privacy policy, you may contact us at info@riskrator.com.

Privacy Policy Last Updated on August 26, 2022.