

# Privacy Policy

Updated on 11-13-2024

FundedXM ("we," "our" or "us") is committed to protecting your privacy. This Privacy Policy explains how FundedXM collects, uses and discloses your personal information.

This Privacy Policy applies to our website, <https://fundedxm.com> and its associated subdomains (collectively, our "Service") together with our application, FundedXM . By accessing or using our Service, you indicate that you have read, understand and agree to our collection, storage, use and disclosure of your personal information as described in this Privacy Policy and our Terms of Service.

## Definitions and Key Terms

To help explain things as clearly as possible in this Privacy Policy, whenever any of these terms are referred to, they are strictly defined as:

- **Cookie:** small amount of data generated by a website and stored by your web browser. It is used to identify your browser, provide analytics, remember information about you, such as your language preference or login information.
- **Company:** when this policy mentions "Company", "we", "us", "us" or "our", it refers to FundedXM , which is responsible for your information under this Privacy Policy.
- **Platform:** FundedXM 's Internet website, web application or public-facing digital application.
- **Country:** where FundedXM or the owners/founders of FundedXM are located, in this case is. saint vincent and grenadines
- **Client:** refers to the company, organization or individual that registers to use the FundedXM Service for manage relations with its consumers or service users.
- **Device:** any device connected to the Internet, such as a phone, tablet, computer or other device that can be used to visit FundedXM and use the services.
- **IP address:** Each device connected to the Internet is assigned a number known as an Internet Protocol (IP) address. These numbers are generally assigned in geographic blocks. Often, an IP address can be used IP to identify the location from which a device connects to the Internet.
- **Personnel:** refers to those persons who are employed by FundedXM or are under contract to perform a service on behalf of one of the parties.
- **Personal data:** any information that directly, indirectly, or in connection with other information, including a personal identification number, allows the identification of a natural person.
- **Service:** refers to the service provided by FundedXM as described in the relative terms (if any). available) and on this platform.
- **Third parties:** refers to advertisers, contest sponsors, marketing and promotional partners, and others who provide our content or whose products or services we believe may be of interest to you.

- Website: the FundedXM website, which can be accessed through this URL: <https://fundedxm.com>
- You: a person or entity that is registered with FundedXM to use the Services.

## **What information do we collect?**

We collect information from you when you visit our platform, register on our site, place an order, subscribe to our newsletter, respond to a survey or complete a form.

- Name / user name
- Telephone numbers
- E-mails
- Billing addresses
- Age
- Password

## **How do we use the information we collect?**

Any of the information we collect from you may be used in one of the following ways:

- To personalize your experience (your information helps us to better respond to your individual needs)
- To improve our platform (we continually strive to improve our platform offerings based on of the information and comments we receive from you)
- To improve customer service (your information helps us to respond more effectively to your requests for information). customer service and support needs)
- To process transactions
- To administer a contest, promotion, survey or other site feature ● To send periodic e-mails

## **When does FundedXM use end-user information from third parties?**

FundedXM will collect end-user data necessary to provide FundedXM services to our clients. End users may voluntarily provide us with information that they have made available on social networking websites. If you provide us with such information, we may collect publicly available information from the social networking websites you have indicated. You can control the amount of information that social networking websites make public by visiting these websites and changing your privacy settings.

## **When does FundedXM use third-party customer information?**

We receive information from third parties when you communicate with us. For example, when you send us your email address to show interest in becoming a client of FundedXM , we receive information from a third party that provides automated fraud detection services to FundedXM . Occasionally, we also collect information that is made publicly available on

social networking websites. You can control the amount of information that social networking websites make public by visiting these websites and changing your privacy settings.

## **Do we share the information we collect with third parties?**

We may share the information we collect, both personal and non-personal, with third parties such as advertisers, contest sponsors, promotional and marketing partners, and others who provide our content or whose products or services we believe may be of interest to you. We may also share it with our current and future affiliated companies and business partners, and if we are involved in a merger, asset sale or other business reorganization, we may also share or transfer your personal and nonpersonal information to our successors in interest.

We may engage trusted third party service providers to perform functions and provide services to us, such as hosting and maintaining our servers and the Platform, database storage and management, email management, storage marketing, credit card processing, servicing and fulfilling orders for products and services you may purchase through the Platform. We may share your personal information, and possibly some non-personal information, with these third parties to enable them to perform these services for us and for you.

We may share portions of our log file data, including IP addresses, for analytical purposes with third parties, such as web analytics partners, application developers and advertising networks. If your IP address is shared, it may be used to estimate general location and other technology data, such as connection speed, whether you visited the Platform at a shared location, and the type of device used to visit the Platform. They may aggregate information about our advertising and what you see on the platform and then provide audits, research and reports for us and our advertisers.

We may also disclose personal and non-personal information about you to the government, law enforcement officials or private third parties as we deem, in our sole discretion, necessary or appropriate to respond to claims, legal process (including subpoenas), to protect our rights and interests or those of a third party, the safety of the public or any person, to prevent or stop any illegal, unethical or legally actionable activity, or to comply with applicable court orders, laws, rules and regulations.

## **Where and when is customer and end-user information collected?**

FundedXM will collect the personal information you submit to us. We may also receive personal information about you from third parties as described above.

## **How do we use your email address?**

By submitting your email address on this platform, you agree to receive emails from us. You may unsubscribe from any of these email lists at any time by clicking on the opt-out link or

other unsubscribe option included in the respective email. We only send emails to people who have authorized us to contact them, either directly or through a third party. We do not send unsolicited commercial e-mail, because we hate spam as much as you do. By submitting your email address, you also agree to allow us to use your email address for customer audience targeting on sites like Facebook, where we display personalized advertising to specific people who have opted in to receive communications from us. Email addresses submitted only through the order processing page will be used for the sole purpose of sending you information and updates related to your order. However, if you have provided us with the same email address through another method, we may use it for any of the purposes set forth in this Policy. Note: If at any time you wish to unsubscribe from receiving future emails, we include detailed unsubscribe instructions at the bottom of each email.

## **How long do we keep your information?**

We retain your information only as long as we need it to provide you with FundedXM and to fulfill the purposes described in this policy. This is also the case for anyone with whom we share your information and who performs services on our behalf. When we no longer need to use your information and it is no longer necessary for us to retain it to comply with our legal or regulatory obligations, we will delete it from our systems or de-personalize it so that we cannot identify you.

## **How do we protect?**

We implement a variety of security measures to maintain the safety of your personal information when you place an order, enter, submit or access your personal information. We offer the use of a secure server. All supplied sensitive/credit information is transmitted via Secure Socket Layer (SSL) technology and then encrypted into our Payment gateway providers database only to be accessible by those authorized with special access rights to such systems, and they are required to keep the information confidential. After a transaction, your private information (credit cards, social security numbers, financials, etc.) is never archived. However, we cannot guarantee the absolute security of the information you transmit to FundedXM or guarantee that your information on the service will not be accessed, disclosed, altered or destroyed by a breach of any of our physical, technical or managerial safeguards.

## **Could my information be transferred to other countries?**

FundedXM is incorporated in saint vincent and grenadines. Information collected through our website, through direct interactions with you or from the use of our support services may be transferred from time to time to our offices or personnel, or to third parties, located throughout the world, and may be viewed and hosted anywhere in the world, including countries that may not have laws of general applicability governing the use and transfer of such data. To the fullest extent permitted by applicable law, by using any of the foregoing, you voluntarily consent to the cross-border transfer and hosting of such information.

## **Is the information collected through the FundedXM Service secure?**

We take precautions to protect the security of your information. We have physical, electronic and managerial procedures in place to help safeguard, prevent unauthorized access, maintain data security and correctly use your information. However, neither people nor security systems, including encryption systems, are infallible. In addition, people can commit intentional crimes, make mistakes or fail to follow policies. Therefore, while we make all reasonable efforts to protect your personal information, we cannot guarantee its absolute security. If applicable law imposes any unwaivable duty to protect your personal information, you agree that willful misconduct will be the standard used to measure our compliance with that duty.

## **Can I update or correct my information?**

The rights you have to request updates or corrections to information FundedXM collects depend on your relationship with FundedXM. Staff may update or correct your information as detailed in our internal company employment policies.

Customers have the right to request restriction of certain uses and disclosures of personally identifiable information as follows. You may contact us to (1) update or correct your personally identifiable information, (2) change your preferences with respect to communications and other information you receive from us, or (3) delete personally identifiable information maintained about you in our system (subject to the next paragraph) by terminating your account. Such updates, corrections, changes and deletions will have no effect on other information we maintain or information we have provided to third parties in accordance with this Privacy Policy prior to such update, correction, change or deletion. To protect your privacy and security, we may take reasonable steps (such as requiring a unique password) to verify your identity before granting you access to your profile or making corrections. You are responsible for maintaining the secrecy of your unique password and account information at all times.

You should keep in mind that technologically it is not possible to eliminate each and every record of the information that we have about you.

The need to back up our systems to protect information from inadvertent loss means that a copy of your information may exist in a non-erasable form that will be difficult or impossible for us to locate. Immediately upon receipt of your request, all personal information stored in the databases we actively use and other readily searchable media will be updated, corrected, changed or deleted, as appropriate, as soon as and to the extent reasonably and technically possible.

If you are an end user and would like to update, delete or receive any information we have about you, you may do so by contacting the organization of which you are a customer.

## **Staff**

If you are a FundedXM worker or applicant, we collect the information you voluntarily provide to us. We use the information collected for human resources purposes to administer employee benefits and screen applicants.

You may contact us to (1) update or correct your information, (2) change your preferences regarding communications and other information you receive from us, or (3) receive a record of the information we have relating to you. Such updates, corrections, changes and deletions will have no effect on other information we maintain or information we have provided to third parties in accordance with this Privacy Policy prior to such update, correction, change or deletion.

## **Sale of Business**

We reserve the right to transfer information to a third party in the event of a sale, merger or other transfer of all or substantially all of the assets of FundedXM or any of its corporate affiliates (as defined herein), or the portion of FundedXM or any of its corporate Affiliates to which the Service relates, or in the event we discontinue our business or file a petition or have filed a petition against us in bankruptcy, reorganization or similar proceeding, provided that the third party agrees to adhere to the terms of this Privacy Policy.

## **Affiliates**

We may disclose information (including Personal Information) about you to our Corporate Affiliates. For purposes of this Privacy Policy, "Corporate Affiliate" means any person or entity that directly or indirectly controls, is controlled by or is under common control with FundedXM, whether by ownership or otherwise. Any information relating to you that we provide to our Corporate Affiliates will be treated by such Corporate Affiliates in accordance with the terms of this Privacy Policy.

## **Governing Law**

This Privacy Policy is governed by the laws of saint vincent and grenadines without regard to its conflict of laws provision. You consent to the exclusive jurisdiction of the courts in connection with any action or dispute arising between the parties under or in connection with this Privacy Policy, except those persons who may be entitled to bring claims under the Privacy Shield or the Swiss-U.S. framework.

The laws of saint vincent and grenadines, excluding its conflicts of law rules, shall govern this Agreement and your use of the platform. Your use of the platform may also be subject to other local, state, national or international laws.

By using FundedXM or communicating with us directly, you signify your acceptance of this Privacy Policy. If you do not agree to this Privacy Policy, you should not interact with our

website or use our services. Your continued use of the website, direct interaction with us or following the posting of changes to this Privacy Policy that do not materially affect the use or disclosure of your personal information will mean that you accept those changes.

## **Your consent**

We have updated our Privacy Policy to provide you with full transparency about what is stated when you visit our site and how it is used. By using our platform, registering an account or making a purchase, you hereby accept our Privacy Policy and agree to its terms.

## **Links to other Web Sites**

This Privacy Policy applies only to the Services. The Services may contain links to other websites that FundedXM does not operate or control. We are not responsible for the content, accuracy or opinions expressed on such websites, and such websites are not investigated, monitored or checked for accuracy or completeness by us.

Please remember that when you use a link to go from the Services to another website, our Privacy Policy is no longer in effect. Your browsing and interaction on any other website, including those that have a link on our platform, are subject to that website's own rules and policies. Such third parties may use their own cookies or other methods to collect information about you.

## **Cookies**

FundedXM uses "cookies" to identify the areas of our website that you have visited. A cookie is a small piece of data that your web browser stores on your computer or mobile device. We use cookies to improve the performance and functionality of our platform, but they are not essential to your use of our platform. However, without these cookies, certain features, such as videos, may not be available or you may be asked to enter your login details each time you visit the platform, as we would not be able to remember that you were previously logged in. Most web browsers can be set to disable the use of cookies. However, if you disable cookies, you may not be able to access the functionality of our website properly or at all. We never place personally identifiable information in cookies.

## **Blocking and disabling Cookies and similar technologies**

Wherever you are, you can also set your browser to block cookies and similar technologies, but this action may block our essential cookies and prevent our website from working properly, and you may not be able to use all of its features and services in full. You should also be aware that you may also lose saved information (e.g. saved login details, site preferences) if you block cookies in your browser. Different browsers provide you with different controls. Disabling a cookie or a category of cookie does not remove the cookie from your browser, you will need to do this yourself from your browser, you should visit your browser's help menu for more information.

## **Payment Details**

With respect to any credit card or other payment processing details you have provided to us, we undertake that this confidential information will be stored as securely as possible.

## **Children's Privacy**

We do not target anyone under the age of 13. We do not collect personally identifiable information from anyone under 13 years of age. If you are a parent or guardian and you know that your child has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from anyone under the age of 13 without verification of parental consent, we take steps to delete that information from our servers.

## **Changes to our Privacy Policy**

We may change our Service and our policies, and we may need to make changes to this Privacy Policy to accurately reflect our Service and our policies. Unless otherwise required by law, we will notify you (for example, through our Service) before we make changes to this Privacy Policy and give you an opportunity to review them before they become effective. Thereafter, if you continue to use the Service, you will be subject to the updated Privacy Policy. If you do not wish to accept this or any updated Privacy Policy, you may delete your account.

## **Third party services**

We may display, include or make available third party content (including data, information, applications and other product services) or provide links to third party websites or services ("Third Party Services").

You acknowledge and agree that FundedXM shall not be responsible or liable for any Third Party Services, including their accuracy, completeness, timeliness, validity, copyright compliance, legality, decency, quality or any other aspect thereof. FundedXM does not assume and shall not have any obligation or liability to you or any other person or entity for any Third Party Services.

Third Party Services and links thereto are provided solely for your convenience and are accessed and used by you entirely at your own risk and subject to the terms and conditions of such third parties.

## **Tracking Technologies**

### **Information on General Data Protection Regulation (GDPR)**

We may collect and use information from you if you are from the European Economic Area (EEA), and in this section of our Privacy Policy we will explain exactly how and why this data is collected, and how we keep it protected from replication or misuse.

## **What is GDPR?**

GDPR is an EU-wide privacy and data protection law that regulates how companies protect EU residents' data and improves the control EU residents have over their personal data.

GDPR is relevant for any company operating globally and not just for EU-based companies and EU residents. Our customers' data is important no matter where it is located, so we have implemented GDPR controls as our gold standard for all our operations worldwide.

## **What is Personal Data?**

Any data that relates to an identifiable or identifiable individual. The GDPR covers a broad spectrum of information that could be used on its own or in combination with other pieces of information to identify an individual. Personal data goes beyond a person's name or email address. Examples include financial information, political opinions, genetic data, biometric data, IP addresses, physical address, sexual orientation and ethnicity.

Data protection principles include requirements such as:

- Personal data collected should be processed in a fair, lawful and transparent manner and should only be used in ways that a person would reasonably expect.
- Personal data should only be collected to fulfill a specific purpose and should only be used for that purpose. Organizations should specify why they need personal data when they collect it.
- Personal data should not be kept longer than necessary to fulfill its purpose.
- Individuals covered by the GDPR have the right to access their own personal data. They can also request a copy of their data and have their data updated, deleted, restricted or moved to another organization.

## **Why is the GDPR important?**

RGPD adds some new requirements regarding how companies must protect the personal data of the individuals they collect and process. It also raises the stakes for compliance by increasing enforcement and imposing greater fines for noncompliance. Beyond these facts, it is simply the right thing to do. At FundedXM we strongly believe that the privacy of your data is very important and we already have robust security and privacy practices in place that go above and beyond the requirements of this new regulation.

## **Individual rights of the data subject: access, portability and deletion of data**

We are committed to helping our clients comply with the data subject rights requirements of GDPR. FundedXM processes or stores all personal data at DPA compliant providers that have been fully vetted. We store all conversations and personal data for up to 6 years, unless your account is deleted. In which case, we delete all data in accordance with our Terms of Service and Privacy Policy, but will not retain it for more than 60 days.

We realize that if you work with EU customers, you must be able to provide them with the ability to access, update, retrieve and delete personal data. We have been set up as self-service from the beginning and have always given you access to your data and your customers' data. Our customer support team is here to answer any questions you may have about working with the API.

## **California Residents**

The California Consumer Privacy Act (CCPA) requires us to disclose the categories of Personal Information we collect and how we use it, the categories of sources from which we collect Personal Information, and the third parties with whom we share it, which we have explained above.

We are also required to communicate information about the rights California residents have under California law. You may exercise the following rights:

- Right to Know and Access. You may submit a verifiable request for information regarding: (1) categories of Personal Information we collect, use or share; (2) purposes for which we collect or use categories of Personal Information; (3) categories of sources from which we collect Personal Information; and (4) specific pieces of Personal Information we have collected about you.
- Right to equal service. We will not discriminate against you if you exercise your privacy rights.
- Right to delete. You may submit a verifiable request to close your account and we will delete the Personal Information about you that we have collected.
- Request that a company that sells a consumer's personal data not sell the consumer's personal data.

If you make a request, we have one month to respond to you. If you wish to exercise any of these rights, please contact us.

We do not sell our users' personal information.

For more information about these rights, please contact us.

## **California Online Privacy Protection Act (CalOPPA)**

CalOPPA requires us to disclose the categories of personal information we collect and how we use it, the categories of sources from which we collect personal information, and the third parties with whom we share it, which we explained above.

CalOPPA users have the following rights:

- Right to Know and Access. You may submit a verifiable request for information regarding: (1) categories of Personal Information we collect, use or share; (2) purposes for which we collect or use categories of Personal Information; (3) categories of sources from which we collect Personal Information; and (4) specific pieces of Personal Information we have collected about you.
- Right to equal service. We will not discriminate against you if you exercise your privacy rights.
- Right to delete. You may submit a verifiable request to close your account and we will delete the Personal Information. about you that we have collected.
- The right to request that a business that sells a consumer's personal data not sell the consumer's personal data.

If you make a request, we have one month to respond to you. If you wish to exercise any of these rights, please contact us.

We do not sell our users' personal information.

For more information about these rights, please contact us.

## **Contact us at**

Please do not hesitate to contact us if you have any questions.

- Via e-mail: [support@fundedxm.com](mailto:support@fundedxm.com)