

MONEYWISE GROUP LLC Privacy Policy

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Preliminary statement

MONEYWISE GROUP LLC (sometimes referred to in this policy as "we" or "us") maintains its online presence and provides services to customers and users via its website at WWW.MONEYWISE313.COM ("Website"). The Website's primary purpose is: Financial Consulting Services One of the most important issues that any company must address is that of its customers' and users' privacy. We believe that our privacy policy is one that adheres to all relevant laws, regulations, and customs while at the same time is readily accessible and understandable. We take great pride in the trust that you place in us and our Website. For our Website to be effective, we must collect certain information from you. If you do not agree with any of the terms or practices described in this privacy policy, please do not access our Website or applications. Through the use of our Website, you are consenting to the provisions set forth in this privacy policy.

We reserve the right to make changes to this privacy policy at any time. If you want to make sure you are up to date with our privacy policy, we advise you to visit this page frequently.

What does our privacy policy cover?

This privacy policy covers our treatment of your Personally Identifiable Information (as defined below) that we may collect when you access our Website or any application. This privacy policy does not apply to the practices of any company that we do not control or own, people that we do not employ or directly manage, or third-party websites that we do not own, control, or manage. If you visit a website that we mention or link to, be sure to review that website's privacy policy.

Our policy allows us to collect information from you in a manner that will allow you to retain control over your personal information, but still allow us to make your online visit to our Website safe, satisfying, and rewarding. We use your information to make it easier for you to access information and services provided on our Website. Since access to your account or profile on our Website requires authentication of your identity, some information is required to be provided for us to know who is accessing the Website and which areas that person has access to. The information allows us to provide you with a personalized experience. Use of any of the services on our Website is entirely voluntary; however, if you do not provide the Personally Identifiable Information if requested by us, then we may elect not to make the related services available for your use.

Information we collect

There are two types of general information that are typically collected online: Anonymous Information and Personally Identifiable Information.

Anonymous Information is information that cannot be traced back to a specific person. While we may have a hit counter on a page on our Website, that counter only tracks the number of hits, it does not collect any specific information about our visitors. This is an example of Anonymous Information. While anonymous visitors are welcome to browse, registration and agreement to our Terms of Use are required to use our personalized services including the full features of our Website.

Personally Identifiable Information is information that tells us about you and may include the following:

- Name
- Phone number
- Date of birth
- Gender
- Physical address
- Email address
- Billing address
- Driver's license number
- SSN
- Tax Forms (W2, 1098, 1099 etc... Forms)

and similar information that helps identify you. This information is needed to allow us to personalize your experience on our Website including the areas of our Website that only registered users are permitted to access. When we request Personally Identifiable Information from you, we may include a link to these privacy policies, and inform you what information is required and what information is optional.

We may collect information from you directly in several ways such as when you place an order, create an account, become a member, maintain a "wish list," complete a survey, or enter contest. We collect information if you contact us. We also collect information about third parties from you when you participate in our "tell a friend" feature.

We may collect information about you from third parties so we can provide better, more personalized content and services for you, such as our service and marketing partners, with whom we might co-brand, promote, or engage in joint marketing activities.

If you register, you will be asked to enter certain Personally Identifiable Information. Some of this information may not be required to register as a user. You must keep your registration data current in order to maintain your account. This information continues to build your Personally Identifiable Information profile.

How we use your information

We use your information to improve your experience on our Website. We may use the information to:

- Process the transactions you request of us, such as to register an account, process orders and credit card transactions, or cash in your rewards
- Create and manage accounts
- Respond to your requests for help, comments, or concerns about how our Website
- Notify you if we materially update our privacy policy or terms of use.
- Conduct market research, manage our promotions, or tell you about our products, services, or special offers on our own products or third-party products we think you might find interesting
- Improve our products and services, by combining information that we have collected offline, online, from third-party sites, and from devices to help us understand and improve our Website
- Protect against fraud and for security purposes

- Comply with legal or regulatory requirements

Users who are children and their parents

The collection of Personally Identifiable Information from and about children is sometimes necessary. We are sensitive to the issues involved in collecting such information from children and have taken steps to ensure the privacy of any minors accessing our Website. Due to the nature of the service provided by our Website, we require that certain information from children be collected in order to properly configure their access. Our Website established the following guidelines that operate in connection with our adherence to the Federal Children's Online Privacy Protection Act of 1998 (COPPA): <http://www.ftc.gov/ogc/coppa1.htm>. At each request for children's information there will be a link to our privacy policy and our COPPA statement. We strongly agree with the intent of COPPA and have structured our COPPA policy to enable us to collect only the information from children that is necessary for their access to our Website service; and, then only after obtaining verifiable consent from their parents.

We strongly recommend that any information about children submitted to our Website be of the type that would typically appear in a local newspaper. Accordingly, information that is not appropriate for local newspapers should not be posted to our Website.

Information we share

We will not sell, rent, or otherwise provide your Personally Identifiable Information to anyone except as provided in this privacy policy. However, we may send Personally Identifiable Information about our users to other companies or people when:

- we need to share your Personally Identifiable Information to provide a product or service that you requested;
- we need to send the Personally Identifiable Information to third parties that provide services on our behalf to provide you with a product or service you requested;
- we use marketing partners to help us audit the quality and effectiveness of advertisements, provide analytic services and similar services;
- we use third parties (such as Google and/or Facebook) to collect and analyze information about the use of our Website. This information helps us provide relevant advertisements to you and measure the effectiveness of our marketing campaigns;
- we use third-party shipping and credit card processing partners to enable them to properly fulfill your product and service requests. Our partners are not permitted to retain, share, store or use this Personally Identifiable Information for any secondary or other purposes not directly related to fulfillment of your product and service requests;
- we have your consent to share your Personally Identifiable Information;
- we respond to subpoenas, court orders, or legal processes or take other steps to remain in compliance with applicable laws; or
- we find that your actions on our Website violate our Terms of Use or any of our usage guidelines for our services.

In most respects, you will deal directly with our third-party advertisers and their shipping and credit card processing partners. Therefore, our users should carefully review our advertisers' privacy policies and terms and conditions prior to entering into a transaction with such advertisers.

Cookies

We collect information about you through online tracking. We use, as do third-party service providers, tracking technology like browser cookies, web beacons and pixels on our Website, applications, and in emails we send to you. Cookies are pieces of data stored on hard drives that contain information about you and your activity. Web beacons and pixels help us understand how you interact with our Website. Cookies are not linked to Personally Identifiable Information while users are on our Website. Cookies may allow you to only log into the Website once while remembering your username and password for future access. Cookies may be rejected by you, but the rejection may result in more limited access to the services we provide since our services may be personalized to you. Cookies may also be used to allow access to sweepstakes, contests and other events. Some of our advertisers utilize cookies; however, we do not have control over or access to their cookies. We use cookies to monitor Website activity, not user activity. If you choose not to accept cookies, you should be aware that you may not be able to experience the full functionality of our Website.

Links

Our Website contains links to other websites. Some of these websites may display our product logos, our products, or other content provided by us. Please understand that we are not responsible for the privacy practices of these other websites. We recommend that you be aware when you leave our Website and that you read the privacy policies of the other websites to see how they treat information they collect. By providing access to third-party websites or advertisements, we are not endorsing the products or services provided by the owners or operators of such websites. Consequently, we will not be responsible for the accuracy, relevancy, availability, reliability, copyright compliance, legality or decency of the material contained in such third-party websites linked to our Website. We strongly encourage you to make whatever investigation you feel is necessary or appropriate before proceeding with any online or offline transaction. This privacy policy applies only to the information collected by us via our Website.

Special offers

Each user that registers may be welcomed with an email message that verifies their username and password. Registered users will occasionally receive information regarding products, services, newsletters or other information that we believe may be of interest to them. Since we respect our users' privacy, we provide all users with the ability to opt out of receiving these messages. Please see our opt-out information below.

Announcements

As we add new services to our Website, we will inform our users of the additional features. We may also send announcements regarding updates to the service and information regarding maintenance.

Since these messages contain important information regarding the service, our users are not permitted to opt out of receiving these messages.

Corrections to personal information

If your Personally Identifiable Information changes, or you wish to terminate your participation in our service, we will try to provide a way to correct, update, or remove your Personally Identifiable Information from our servers. These updates and removals can be initiated on our users' information pages by our Website administrator or by sending a message to info@moneywisegroup.com. In extenuating circumstances, we can address these issues via telephone or regular U.S. Postal Service. Some information may remain on our servers including in our archived records after termination of an account.

Opting out

We value your privacy and provide you with the ability to "opt out" of having your information used for purposes not directly related to our Website service and the purposes for which the information is requested. For instance, our registration form has a box that can be checked you to opt out of having their information used for marketing purposes or shared with third-party partners of our Website.

If you previously accepted our promotional materials and no longer want to receive these messages, you may opt out of receiving additional messages by clicking the "Unsubscribe" link at the bottom of the message, replying with "unsubscribe" in the subject line of the email, or by emailing us at info@moneywisegroup.com. You may also return to your information page to edit the information regarding receiving messages and newsletters and choose the opt-out option.

If any user information is being shared with third parties or collected by third parties, we provide prior notice to our users, in order to allow them to make an informed decision regarding allowing the information to be collected and proceeding with the third-party transaction or not.

Changes to our privacy policy

If we decide to change our privacy policy, we will inform you of what information we collect, how we use the information, and under what circumstances, if any, we disclose the information to third parties. If at any time we decide to use Personally Identifiable Information in a manner different from that stated at the time the information was collected, we will notify you via an email. You will then have the opportunity to opt out of allowing us to use the information. Users that fail to respond to the change of policy message will not have their information utilized pursuant to the new policies since we will implement the policies for all information collected from the time of the change forward. We will use the information in accordance with the privacy policy under which it was collected.

Enforcement

If you feel that our Website is not following our privacy policy, you may contact us at our corporate office via telephone. You may also direct inquiries to info@moneywisegroup.com. The Federal Trade Commission also has a complaint hotline that can be reached by phone at (202) 382-4357 or online at www.ftc.gov/ftc/complaint.htm.

Additional questions

Any additional questions regarding our privacy policy can be asked via email by sending a message to info@moneywisegroup.com. You may also contact us via post mail at: **Street Address, City, State Zip**.

California Privacy Rights

If you reside in California, you have specific rights over your personal information. For more information, you can visit the California Consumer Privacy Act's website:

<https://oag.ca.gov/privacy/ccpa>.

The right to request information

You have the right to know the categories of personal information we collected about you; the categories of sources from which we collected that information; our business or commercial purpose for collecting that information; the categories of third parties with whom we shared that information; and the specific pieces of personal information we collected about you in the past 12 months.

The right to request access

You also may have the right to receive a copy of the personal information collected about you in the past 12 months.

The right to request deletion

Under certain conditions, you may have the right to request that we delete the personal information we have collected about you.

Opt out of information sharing for direct marketing

Sometimes, we share your information with our marketing partners so that they may serve you advertisements about their products. If you do not want to share your personal information to third parties for their direct marketing purposes, you can request to opt out.

How to exercise your rights

To submit a request to exercise these rights you may contact us at:

Email: info@moneywisegroup.com

For all requests, please clearly state that the request is related to "Your California Privacy Rights" and provide your name, street address, city, state, zip code and an email address or phone number where you may be reached. We will acknowledge your request within ten days. If you do not receive an acknowledgement, please contact us again to make sure your request was submitted properly.

You can always opt out or unsubscribe from marketing emails by emailing us at: info@moneywisegroup.com

Verification

Before we can respond to your request, we first must verify your identity using your personal information. If we are not able to verify your request, we will contact you for more information. If we are unable to verify your identity after a good faith attempt, we may deny the request and, if so, will explain the basis for the denial.

You may designate an authorized agent

You may designate someone to submit requests and act on your behalf (an "Authorized Agent"). To do so, you must provide us with written permission to allow your Authorized Agent to act on your behalf.

We will not discriminate against you

We will not unlawfully discriminate against you for exercising any of these rights.

Third-party selling

We do not and will not sell your personal information to third parties without providing you an opportunity to opt out of the sale.

Do not track

As described above, we may collect information about your usage and activity through cookies to help us provide you with relevant advertisements, offers and promotions. Some web browsers or smartphones have the ability to set "Do Not Track" requests to block user activity from being tracked across web pages or devices.

We recognize "Do Not Track" settings in browsers.

What to do with your document

When you export your document it will automatically include today's date at the top. Whenever you update or review your privacy policy, don't forget to update that to show your users that it's current, even if you have not made any changes to it.

Post your final privacy policy on your website somewhere where users can easily find it, such as a link in the footer. The word "privacy" must be in the name of the link.

You should also link to the policy anywhere that a user could enter personal information, such as in newsletter signups, account registration, checkout or shopping cart pages, etc.

Your document will also include separate pages for California Privacy Rights. In addition to the actual text of your privacy policy, there are a number of other requirements as part of these guidelines. You should review the policy in full to make sure you comply with all parts:

California Consumer Privacy Act: <https://oag.ca.gov/privacy/ccpa>

This policy should not be used if you are considered to be selling personal information of any of your users under the California Consumer Privacy Act.