RaffleDAO

WHITEPAPER

Version 1.1

**DIAMOND
ACCESS PASS**

23, 12, 01, 19

VISION

We are RaffleDAO.

RaffleDao was born out of the need to fill the void of traditional lotteries in the NFT space. Join the club. Share the fortune.

Our objective is to reinvent the lottery on a global web3 community-centric level. Historically, lotteries have been localised and only help fund local public goods and infrastructure, with the participants only getting a minor piece of the pie. What if we could unlock the lottery on the global stage? How much bigger could the prize pool be? How much more impact could we make if the lottery could support communities in need anywhere in the world?

Our early contributors and NFT holders will get access to other "club" like utilities, the details of which would be shared strategically in the future.

Let's build and claim our share in the economics of what we call the future decentralised global lottery.
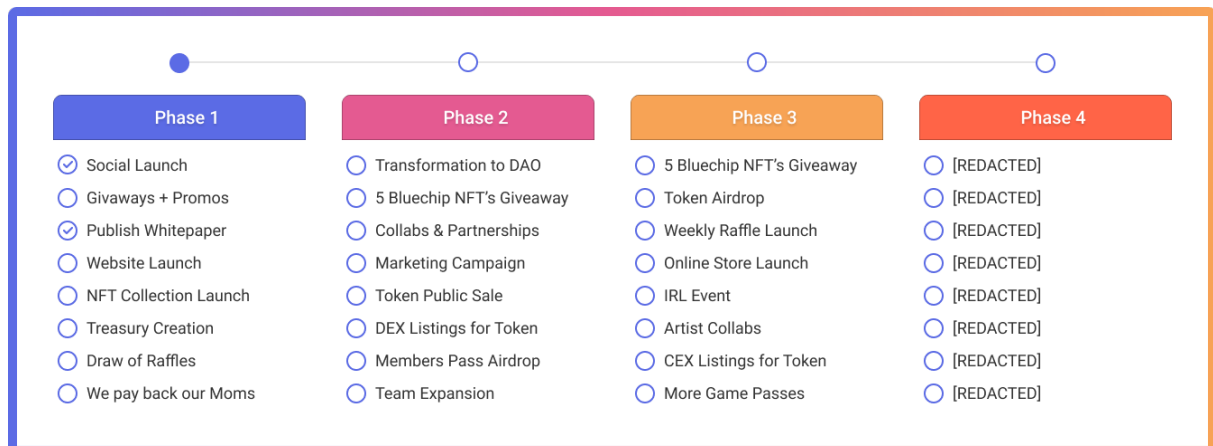
INTRODUCTION

RaffleDAO is a community-driven NFT project which emphasises on conducting weekly and special raffles till perpetuity. A RaffleDAO NFT acts as an **Access Pass** with several exciting rarities and rewards. Each **Access Pass** is a unique, non-fungible token (NFT) on the Ethereum blockchain and immediately grants the holder an entry into the **Genesis Raffle** with a price pool of **400 ETH.**

Holding an Access pass allows you to participate in coordinating the **RaffleDAO Community Treasury.** This Treasury will be seeded with **200 ETH** after the public sale ends! The treasury would be utilised to fund future development of the project and would be under the control of the DAO, and it may also be utilised to develop planned proposals from community members. Holders can vote for experiences, activations and campaigns that benefit the RaffleDAO. The RaffleDAO emphasises a lot on rewarding its community with Raffle like events as reflected in the Roadmap, in the pursuance of which, we'll be utilising **50 ETH** to give-away several Bluechip NFTs.

Another **200 ETH** would be placed in the developments team's wallets to pay for the efforts they have put in and use it to reward themselves.

The roadmap for RaffleDAO is collaborative and will be decided by Raffle holders. With imaginative ideas, adequate resources and coordination, we believe we can bring Raffles to every vertical of popular culture!

ROADMAP

Phase 1	Phase 2	Phase 3	Phase 4
✓ Social Launch	○ Transformation to DAO	○ 5 Bluechip NFT's Giveaway	○ [REDACTED]
○ Givaways + Promos	○ 5 Bluechip NFT's Giveaway	○ Token Airdrop	○ [REDACTED]
✓ Publish Whitepaper	○ Collabs & Partnerships	○ Weekly Raffle Launch	○ [REDACTED]
○ Website Launch	○ Marketing Campaign	○ Online Store Launch	○ [REDACTED]
○ NFT Collection Launch	○ Token Public Sale	○ IRL Event	○ [REDACTED]
○ Treasury Creation	○ DEX Listings for Token	○ Artist Collabs	○ [REDACTED]
○ Draw of Raffles	○ Members Pass Airdrop	○ CEX Listings for Token	○ [REDACTED]
○ We pay back our Moms	○ Team Expansion	○ More Game Passes	○ [REDACTED]

Phase 1

In the initial phase the team will first work on a soft social launch by registering and building a presence for RaffleDAO on different social media platforms. Then we will fuel this effort of social growth by conducting weekly giveaways & promos. In the meanwhile the development team will start working on the website and will make it live once it is ready. Publishing the whitepaper is also part of Phase 1, but if you are reading this then we can positively say that the whitepaper has been ticked off the roadmap already. After the website and the net collection are both ready, we will be launching the collection for minting and use some of the initial proceeds to reinvest in marketing the project to make sure that we sell out our complete collection as soon as possible. Then the team will use proceeds from the NFT collection sales (approx. 800 ETH) to conduct the Genesis Raffle and will be giving back 400 ETH to the community through the raffle draws, Another 200 ETH will be transferred to setup a Community Treasury for the further development of the DAO and finally the team can use the remaining funds to reward themselves and pay back their moms.

Phase 2

In this phase the team will begin by first establishing a DAO to manage all the operations of the project and will get Certik Audit done for all its Smart Contracts. Once done with this, the team will withdraw 25 ETH from the treasury to buy 5 Blue Chip NFTs to giveback to our genesis holders through giveaways on our website/ social accounts. Then we work on creating a stronger brand presence by conducting a scaled marketing campaign which fill be funded by the treasury, while also working

on creating partnerships & setting up collaborations. Then we move on to an integral part of our project, Native Token. The team will work on and create a token that can be used to pay for weekly raffles, participate in the management of our DAO and a lot more utilities that will be revealed on a later date in Phase 4 of our Roadmap. The native token will initially be sold through a public sale right on our website and will later be listed on Decentralised Exchanges to allow more participation in our community. After the token introduction in the ecosystem, the team will start working on developing a Members Pass NFT Collection that will be airdropped free of cost to all Genesis NFT holders to provide them access to the weekly raffles that will soon begin on the RaffleDAO website. And the last operation in Phase 2 would be to expand the team in preparations for Phase 3.

Phase 3

This phase begins by withdrawing 25 ETH from the treasury to buy another 5 Blue Chip NFTs to giveback to our genesis holders through giveaways on our website/ social accounts. After which we will airdrop our Native Tokens to all our Genesis NFT holders, thus creating value for them as a reward for being a part of the RaffleDAO community. The next step for the team would be to Develop & Launch a weekly raffle mechanism on our website, which will allow all are Members Pass holders to buy weekly raffle tickets using the Native Token directly on RaffleDAO website. Online. Store launch for selling merchandise & other products to generate more funds for the treasury will be the next step in the roadmap followed by Artist collabs for 1/1 pieces to giveaway as prizes in our weekly raffles and In Real Life events at different locations. We then take a vote to decide whether we mint 10,000 more Members Pass NFT's to the initial collection consisting of 10,000 pieces as this provide more people with the opportunity to join our community and participate in the weekly raffles. The last step of phase 3 would be to get our native token listed many Centralised Exchanges to generate more liquidity for the token.

Phase 4
[REDACTED]

HISTORICAL CONTEXT

Historically, lotteries have been used as a mechanism of public finance. It helped build parts of America and Europe. In fact, the first recorded signs of the lottery were Keno slips found in China — which are believed to have financed the Great Wall of China.

Sadly, today, the lottery has fallen from grace, their public impact has been eroded by intermediaries taking increasingly larger cuts of the revenue. RaffleDAO aims to collapse the intermediary cut and give back more to both the communities that need it the most and the prize pool.

We're building a decentralized, community-owned lottery.

Today, the global lottery business generates ~$300b dollars. However, this money is inefficiently spent, with many middle-men taking a cut. By building a decentralized version of the lottery, we by-pass the deadweight that is the middle-men to share more wealth with the community:

1. Increase the amount paid to charities driving meaningful impact throughout the world.
2. Increase the amount that winners of the jackpot actually end up with in their pocket.
3. Share the wealth created from lotteries more fairly throughout the world via our club.

When we succeed, this is how we expect the lottery to be distributed (illustratively).

GENESIS MINT DETAILS

	Date & Time	Mint Price	Link
Pre-Sale	TBA	0.0777 ETH	raffledao.com/mint
500 Reserve Tokens Mint	TBA	-	-
Public Sale	TBA	0.1 ETH	raffledao.com/mint
Reveal	TBA	-	-

RaffleDAO Genesis collection will consist of **10,000** NFTs. With 2500 people having access to mint 2 NFTs during the Whitelist pre-sale at a mint price of **0.0777 ETH** and the remainder of the collection being purchasable at **0.1 ETH** for the public sale. The public sale would begin after 24 Hours of the Whitelist pre-sale.

The collection will consist of 5 different types of NFTs that will in turn provide the holder access to one of the 5 different types of raffles. More details regarding this can be found in the Rarity & Reward section of the Whitepaper.

TIPS & TRICKS FOR MINT

Facts

1. There is no exact timeline for the public sale start. We will enable it with a transaction send by the RaffleDAO smart contract owner's address after the above steps are successfully completed. We will tweet at https://twitter.com/RaffleDAO the moment the transaction is sent.

2. Max number of Raffles minted per transaction is 10.

3. Genesis token #0 will be minted by the community.

4. RaffleDAO Founders have reserved 500 tokens for themselves, partners, marketing and promos.

5. The whitelist will contain 3500 NFTs.

Do's and Don'ts

1. Ensure you have MetaMask as a backup method of minting if you are using a hardware wallet. While hardware wallets are a best practice security measure (trust us, we own tens of them), the latest EIP London fork has introduced issues with some providers. This may affect minting and we cannot guarantee your ability to mint.

2. Refresh https://raffledao.com if you're hanging around on the page after mint announcement on twitter and wondering wen mint.

3. Use gas responsibly and check gas estimation services for latest prices,
    1. Expect the gas price to be higher than what is quoted as the public sale begins.
    2. Use Etherscan's pending transaction page to see what gas prices others are using to help inform your own gas strategy.

4. Be aware that you and many others may be attempting to mint the last remaining Raffles. The website will refresh the remaining count whenever the **Mint** button is clicked.

NFT UTILITIES

Genesis Lottery

The NFT acts as an access pass to the Genesis Lottery. The Genesis lottery is a series of raffles to reward our early believers. There will be a **400 ETH** prize-pool which would be distributed among **136 winners**. *The more Raffles you have, the higher the chance of winning a life changing raffle!*

Every NFT will correspond to a certain pool of entries with variable rewards and odds of winning, depending on rarity. When buying on secondary markets, please pay attention to the traits and rarity associated with the NFT! A Diamond access pass would have more chances of winning a higher reward as compared to the Silver Access pass in the Genesis lottery, following which all the Genesis Access Passes would hold the same value which would be greater than all future Access Pass mints. As opposed to a lottery, where the player picks their lucky numbers, the Jackpot Games will operate as a raffle. In other words, *there will be guaranteed winners of every draw,* imagine drawing tickets out of a hat. The draw will be completely random and we will provide verifiable proof.

Members Pass

After the Genesis Raffle every holder with the Access Pass NFT will be airdropped a RaffleDAO Members NFT. This Members NFT will provide access to different sections on our website. Such as Weekly Raffles, Governance Voting & so on.

Token Airdrop

The members of our community holding the Members Pass NFT will be airdropped Native Tokens in the third phase of our roadmap. These tokens will have a lot of use cases in our ecosystem.

Weekly Raffle

During Phase 3 we will add another application to our website which will be termed as Weekly Raffle. These weekly raffles will be conducted on a weekly basis and tickets for these raffles can bought directly on our website using our Native Token. But don't forget, Weekly Raffle will only be available for the members who hold the RaffleDAO Members NFT.

Online Store

We will also introduce an online store on our website during the third phase which will be available to holders of the RaffleDAO Members NFT. The online store will have a lot of cool contents.
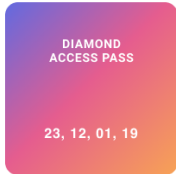
Invite to IRL Events

The RaffleDAO Members NFT will also act as an open invitation to all our In Real Life events that will be conducted for RaffleDAO.

Secrets yet to be revealed…

There will also be additional challenges and games to increase the utility of the Members NFT. We have a lot more planned. You are joining an **exclusive club** after all. These will be slowly revealed over-time, and will reward those that are most friendly, caring, and active in our Discord/Twitter.

But that's all the details that we can publicly reveal for now. More will be revealed in the successive versions of our Whitepaper.

RARITY & REWARD

DIAMOND ACCESS PASS	GOLD ACCESS PASS	SILVER ACCESS PASS	BRONZE ACCESS PASS	GENERAL ACCESS PASS
23, 12, 01, 19	23, 12, 01, 19	23, 12, 01, 19	23, 12, 01, 19	23, 12, 01, 19
Diamond Access Pass	Gold Access Pass	Silver Access Pass	Bronze Access Pass	General Access Pass
100 Access Passes	200 Access Passes	300 Access Passes	400 Access Passes	9000 Access Passes
4 Raffle Draws	4 Raffle Draws	4 Raffle Draws	4 Raffle Draws	120 Raffle Draws
25 ETH Prize Each	20 ETH Prize Each	15 ETH Prize Each	10 ETH Prize Each	1 ETH Prize Each

The Access Pass NFT Collection will consist of 10,000 NFTs and will provide access to the Genesis Lottery. There will be 5 different types of access passes. These different access passes will each provide access to a different Raffle Draw. Each Access Pass has its own rarity & wining odds and each Raffle Draw has its own prize amounts & no. of draws. *So the more you own, the higher your chances of winning.*

Diamond Access Pass

This pass provides access to the Diamond Raffle Draw that has a prize pool of **100 ETH**. There will only be a total of **100 NFTs** minted for this category and 4 out of the 100 Holders will receive a prize of 25 ETH each. Multiple pieces can be minted/bought by a single person for multiple entries.

Gold Access Pass

This pass provides access to the Gold Raffle Draw that has a prize pool of **80 ETH**. There will only be a total of **200 NFTs** minted for this category and 4 out of the 200 Holders will receive a prize of 20 ETH each. Multiple pieces can be minted/bought by a single person for multiple entries.

Silver Access Pass

This pass provides access to the Silver Raffle Draw that has a prize pool of **60 ETH**. There will only be a total of **300 NFTs** minted for this category and 4 out of the 300 Holders will receive a prize of 15 ETH each. Multiple pieces can be minted/bought by a single person for multiple entries.

Bronze Access Pass

This pass provides access to the Bronze Raffle Draw that has a prize pool of **40 ETH**. There will only be a total of **400 NFTs** minted for this category and 4 out of the 100 Holders will receive a prize of 10 ETH each. Multiple pieces can be minted/ bought by a single person for multiple entries.

General Access Pass

This pass provides access to the General Raffle Draw that has a prize pool of 120 ETH. All the remaining 9000 NFTs will be minted in this category and 120 out of the 9000 Holders will receive a prize of 1 ETH each. Multiple pieces can be minted/ bought by a single person for multiple entries.

THE DAO

The RaffleDAO Founders will transform the project into Decentralised Autonomous Organisation(DAO). The DAO will be setup during the second phase of the project. There will be multiple activities available for the members of our community by participating in the DAO. Membership to DAO is guaranteed to all the holders of RaffleDAO Members NFT. The members of the DAO will govern the actions & initiatives of RaffleDAO by either submitting their own proposals or voting on proposals submitted by other members of the DAO.

The DAO like any other organisation will require its own funding for operations, so the founding team will be setting up a community wallet and it will be initially funded with 200 ETH from the initial RaffleDAO Access Pass sale.

The founding team will also select a few representatives from our community and provide them with official employment in the DAO. 2 of these representatives will also have access to the Community Wallet. The only criteria to be eligible to become a representative is owning a RaffleDAO Members NFT.

The DAO will function even in case a founder quits the project. In such a scenario, the community would elect another representative to replace the founding member. This same method would also be used in case a representative quits.

COMMUNITY TREASURY

The treasury will be used to fund the further development of the RaffleDAO ecosystem & community. The treasury will also be used to fund any community approved idea or initiative proposed by any RaffleDAO Members NFT holders.

After the creation of the DAO, the. Founding team will setup a community wallet with 5 authorised signers. 3 of the 5 authorised signers will be picked from from the founding team and the remaining 2 authorised signers will be elected from the community.

This Community Treasury will be initially funded with 200 ETH after 400 ETH have been used for the Raffle Draws. The treasury will also receive 350 RaffleDAO Access Pass NFTs that will be used for Giveaways, Partnerships, Promos and other purposes. The Access Passes left in the community treasury after the Genesis Raffle will make the treasury eligible for the same no. of RaffleDAO Members NFT.

During 2nd Phase the treasury will also receive an Airdrop of the RaffleDAO Native Tokens that have been allocated to the treasury for further development of the ecosystem. And in 3rd Phase the treasury will receive another airdrop on the Native Tokens in proportion to the no. of RaffleDAO Members NFT's it owns.

The community treasury will also receive proceeds from secondary sales on opensea. RaffleDAO will be charging 5% royalty on every secondary sale. Half of these funds will be transferred to the treasury while the remaining half is transferred to the team for their ongoing efforts to execute the roadmap.

NATIVE TOKEN

RaffleDAO will have its own Native Token that will be launched in the second phase of the roadmap. The Native Token will work as a currency on the RaffleDAO website.

A pre-specified allocation of these Native Token will be sold on our website during phase 2. The proceeds from this sale will be used to build utility for these tokens by developing Weekly Raffle on or website that will be paid for & paid in these Native Tokens.

Members of the RaffleDAO community will be eligible to claim an airdrop of these tokens through our website in Phase 3. A member needs to be holding the RaffleDAO Members NFT to be eligible for this Airdrop.

More details about the Native Token will be released in a successive version of the whitepaper.

PROVABLE FAIRNESS

The goal of these measures is to ensure that the collection maintains its integrity and allow you to prove that the ordered collection remains unadulterated.

The Shuffle

Each RaffleDAO Access Pass image is firstly hashed using SHA-256 algorithm.
The order of all 10,000 assets are programmatically shuffled on our end.
A combined string is obtained by concatenating SHA-256 of each RaffleDAO Access Pass image in the specific order of this shuffle. The final proof is obtained by SHA-256 hashing this combined string. This is the final provenance record stored on the smart contract before the whitelist-sale starts.

The Cut

After the whitelist-sale concludes, the project founders will reserve 500 NFTs sequentially from the last token ID of the whitelist-sale. These NFTs will be used to reward the founders, team, partners, and remaining will be transferred to the RaffleDAO Community Treasury.
In order to ensure provable fairness to this point, we will publicly crowdsource a "starting index number" by asking the RaffleDAO community to participate in a contest.

Metadata handling and reveal process

1. After the finalisation of art assets, we shuffle all 10,000 RaffleDAO Access Pass metadata files.
2. A provenance hash is calculated based on the final shuffled order of metadata files.
3. We send a transaction to the smart contract to commit the provenance hash to the blockchain.
4. Start and conclude the whitelist sale using unrevealed metadata.
5. Mint 500 reserve tokens. Unrevealed metadata is also used here.
6. We open the public sale to begin serving provably fair, instant revealed metadata.

DISCLAIMER

The information contained an any of RaffleDAO's websites & documents is for general information purposes only. The information is provided by RaffleDAO, a property of RaffleDAO Members. While we endeavour to keep the information up to date and correct, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to the website or the information, products, services, or related graphics contained on the website for any purpose. Any reliance you place on such information is therefore strictly at your own risk.

In no event will we be liable for any loss or damage including without limitation, indirect or consequential loss or damage, or any loss or damage whatsoever arising from loss of data or profits arising out of, or in connection with, the use of RaffleDAO's websites & documents. Through RaffleDAO's websites & documents you are able to link to other websites which are not under the control of RaffleDAO. We have no control over the nature, content and availability of those sites. The inclusion of any links does not necessarily imply a recommendation or endorse the views expressed within them. Every effort is made to keep the websites up and running smoothly. However, RaffleDAO takes no responsibility for, and will not be liable for, the website being temporarily unavailable due to technical issues beyond our control.

TERMS OF SERVICE

Last revised on: Dec 28th, 2021

1. Introduction to the RafflesDAO!

Welcome to RafflesDAO! We are a collection of 10,000 unique access passes ("Pass") created as NFT art with the expectation that they will bring joy and a sense of exclusivity to an elite community who mints them! We aim to sell out our project and use 50% of our total income generated to give back to our pass owners. Thank you so much for visiting our terms and if you have any questions feel free to reach out to us in the Discord or on Twitter.

2. What We Own

The name and Intellectual Property involved in the RafflesDAO NFT Project ("RafflesDAO") is owned by the team. All rights that are not specifically granted to the users and owners of our pass below are reserved by the team or potential future DAO.

3. What You Own and What You Can Do With It

By connecting your Ethereum wallet and minting an NFT with our smart contract, you have purchased a RafflesDAO pass! With this pass, you can show it off, use it as your pfp, sell it, and even merchandise it up to $100,000 through the sale of physical merchandise or using your pass art in any manner. Should you approach that number or expect to go beyond it please reach out to the team and we'll discuss a licensing deal for anything beyond that amount.

4. Specifics on Commercial and Derivative Rights

We appreciate your desire to utilise RafflesDAO pass in various commercial ways, and we are open to you doing just that! When it comes to limiting commercial rights, however, we want you as an NFT holder to realise that you may use the pass image

in its fullness only! The individual layered files and traits are proprietary and are our own creation. We don't want to see any other projects utilising our individually crafted layers, so we are not open to you minting new NFTs that are derivatives of our project, change the original pass, or minting another full project using our pass in any way. Other than that, you can create whatever merchandise you would like up to $100,000 USD and should you approach that number or expect to go beyond it please reach out to the team and we'll discuss a licensing deal for anything beyond that amount. To limit the use even on merchandise, the user shall not use any RafflesDAO passes in connection with any material, which is unlawful, fraudulent, libellous, defamatory, obscene, pornographic, profane, threatening, abusive, hateful, offensive or otherwise objectionable or unreasonable or infringing upon any laws or regulations or intellectual property rights or proprietary rights or confidentiality obligations and you shall indemnify and defend RafflesDAO against any claims, damages, proceedings, loss or costs arising from such use. User shall not use the RafflesDAO passes in any way that could be construed as being adverse or derogatory to the image of RafflesDAO or any of its subjects featured in the NFTs.

5. No Guarantees or Future Promises

RafflesDAO hopes to put out more content and create things in the future that you can all be proud of and have outlined many of our intentions as such within our roadmap. However, the landscape around DAOs and various other things we are hoping to do is shifting and legally grey in many ways. When you purchase your pass, you agree that your purchase from our initial launch of NFTs is all you are guaranteed to receive in exchange for your funds. Whether through primary or secondary channels, the art is what you receive. Any future benefits are ancillary to this purchase and not to be taken into consideration with your initial purchase. You agree that you are not relying on any future commitments by RafflesDAO beyond the Raffles draw amounting to 400 ETH & a Community Treasury of 200 ETH (this comes in affect after we sell out).

6. Access Passes Are Not Intended as Investments

Our passes are meant to be a fun Non-Fungible Token for you to collect. They are not meant as investment vehicles. We make absolutely no promise or guarantee that these NFTs will be worth anything more than what you and the market deem the art to be worth. This could very well be zero. We give you our word that we will try to build a community and bring as much intangible value and vibes to the project as we can! You understand that they have no inherent monetary value, and they should be treated as nothing more than a collectible with potential future value or lack thereof.

7. Taxes

You are entirely responsible for any tax liability which may arise from minting or reselling your RafflesDAO.

8. Children

The RafflesDAO project is not targeted towards children. You agree that you are over the age of 18, or above the legal age of your jurisdiction, whichever is greater.

PRIVACY POLICY

Last revised on: Dec 28th, 2021

This privacy policy discloses the privacy practices for RafflesDAO project. This privacy policy applies solely to information collected by this web site. It will notify you of the following:

What personally identifiable information is collected from you through the web site, how it is used and with whom it may be shared. What choices are available to you regarding the use of your data. The security procedures in place to protect the misuse of your information. How you can correct any inaccuracies in the information. Information Collection, Use, and Sharing We are the sole owners of the information collected on this site. We only have access to/collect information that you voluntarily give us via email or other direct contact from you. We will not sell or rent this information to anyone.

We will use your information to respond to you, regarding the reason you contacted us. We will not share your information with any third party outside of our organisation, other than as necessary to fulfil your request.

Unless you ask us not to, we may contact you via email in the future to tell you about specials, new products or services, or changes to this privacy policy.

Your Access to and Control Over Information

You may opt out of any future contacts from us at any time. You can do the following at any time by contacting us via the email address or phone number given on our website:

- Change/correct any data we have about you
- Have us delete any data we have about you
- Express any concern you have about our use of your data

Security

We take precautions to protect your information. When you submit sensitive information via the website, your information is protected.

Wherever we collect sensitive information, that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a closed lock icon at the bottom of your web browser or looking for "https" at the beginning of the address of the web page.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

Cookies

We use "cookies" on this site. A cookie is a piece of data stored on a site visitor's hard drive to help us improve access to our site and identify repeat visitors to our site. For instance, when we use a cookie to identify you, you would not have to log in a password more than once, thereby saving time while on our site. Cookies can also enable us to track and target the interests of our users to enhance the experience on our site. Usage of a cookie is in no way linked to any personally identifiable information on our site.

Registration

In order to use some aspects of this website, a user may first be required to complete the registration form. During registration a user is required to give certain information (such as email address etc.). This information is used to contact you about the products/services on our site in which you have expressed interest and fulfil any purchases you place.

Links

This web site contains links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

Updates

Our Privacy Policy may change from time to time and all updates will be posted on this page.