

## Privacy Policy

Smarter Biz Card, Inc. ("SmarterBizCard") is committed to respecting the privacy and security of your personal information. This Privacy Policy describes the information collected on this site and how it is used and protected. This Privacy Policy applies only to this site (the "Site").

By using this Site, which allows users to share Account information and Personal Information for business networking purposes through the use of a smart chip card (together with our Websites, the "Services"), or by providing your information to us or to our service providers, you consent to the collection, use, and disclosure of your information in accordance with this Privacy Policy and the [STANDARD AGREEMENT AND TERMS OF USE](#) for this Site.

This Policy does not apply to the practices of companies that we do not own or control, including those practices of third-party organizations or individuals with whom you choose to share Personal Information. You should review the applicable privacy policy of any company with which you do business. We do not knowingly collect or solicit Personal Information from anyone under the age 18.

Users may be required to have a valid SmarterBizCard account to use our Services ("Account"). Users will choose what Personal Information and third-party URLs they wish to link to their Account for the purposes of sharing with others (your "Account Information").

Additionally, SmarterBizCard may collect the following types of Personal Information to set up your Account as an End User:

- Name
- Email
- Address
- All information User chooses to include on their profile

SmarterBizCard may also track User profile views and unique views using UTM to distinguish QR code scan vs NFC scan in order to analyze how often Users use their cards and how they use them. This allows us to improve and better market our Services.

SmarterBizCard also makes the Services available to small business and corporate clients. In order to do so, SmarterBizCard will collect certain

Personal Information from the client representatives, including:

- Company Name
- Email
- Business Phone Number
- Business Address
- Other information the client chooses to disclose on its company profile.

We collect this information in order to provide our Services, including allowing companies to promote their businesses and share contact information. In some cases we will also collect Personal Information from customers of our Clients who choose to share contact information with our Clients.

### **What Information is Collected by SMARTERBIZCARD or its Service Providers and When**

The information we receive and how we use it depends on what you do when visiting the Site. The Site and related services require registration for access to our services. As part of registration and related services, we ask you to provide us certain information about you. You may provide us and our service providers personal information using this site in a number of ways, for example by entering that information into data fields on the Site, clicking on hyperlinks in our e-mails, or in communications with us using the contact information at the end of this Privacy Policy or in the [SMARTERBIZCARD Standard Agreement and Terms of Use](#) . Personal information includes data that specifically identifies you, such as your name, contact information, social platforms, payment information and certain demographic information.

SMARTERBIZCARD and its service providers also collect certain non-personal information, data that does not identify you as an individual person. This information tells us about how people use the site so that we can analyze its effectiveness and provide you with a better web experience. We collect and use this information through a variety of technologies, including “cookies” and analysis applications, as discussed below.

### ***Server Information***

Like every website, SMARTERBIZCARD's servers automatically and temporarily store the following information in the server log files. This information is provided by your browser, unless you have deactivated the function.

- IP address of the enquiring computer [L] [SEP]
- File query by the client [L] [SEP]
- The http response code [L] [SEP]
- The Internet page from which you visited us (referrer URL) [L] [SEP]
- The time of the server query [L] [SEP]
- The browser type and version [L] [SEP]
- The operating system used on the enquiring computer.

[L] [SEP] The server log files are not analysed with respect to individuals. At no time can this data be attributed to specific individuals. The data are not pooled with other data sources. [L] [SEP] \_\_\_\_\_

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Cookies cannot be executed as code or used to deliver a virus and thus pose no threat to you. Servers and sites other than the one placing the cookie on your hard drive cannot read the cookie, and no personal information can be gathered by other servers from the cookie. If you prefer not to enable cookies or to disable them, you may do so through your web browser's security settings. Please note that certain features of the Site may not be available once cookies have been disabled.

### **Site Visit Tracking Technologies** [L] [SEP]

As is standard practice on many corporate websites, the Site may use "cookies" and other technologies to help SMARTERBIZCARD understand which parts of the Site are the most popular and the preferences of SMARTERBIZCARD users. SMARTERBIZCARD may also use cookies and other technologies to study traffic patterns on the Site, to improve its functionality and usability as well as to improve the effectiveness of SMARTERBIZCARD's communications with its users. SMARTERBIZCARD may also use cookies to customize your experience and provide greater convenience to you during your interactions with the Site. A cookie is a unique alphanumeric identifier that websites use to help identify the number of unique visitors to a website, whether or not those visitors are repeat visitors, and the source of the visits.

Like most websites, the Site gathers certain information automatically and stores it in log files. This information includes internet protocol ("IP") addresses, browser type, operating system, internet service provider ("ISP"), referring/exit pages, date/time stamp of access, and clickstream data. When you visit the Site, the servers automatically log your IP address, the time and duration of your visit, and the time and duration spent on the pages of the Site which you view. If you arrive at the Site by clicking a paid advertisement or a link in an e-mail, then the server will capture information that tracks your visit from that link. If you arrive at the Site by clicking on a non-paid source, such as a search engine result or link on another website, the server may capture information that tracks your visit from that source, to the extent available.

Some of SMARTERBIZCARD's e-mail message to you may contain a "click-through URL" which links to content on the Site. When you click one of these URLs, it passes information through the SMARTERBIZCARD web server before you arrive at the destination web page. SMARTERBIZCARD may track this click-through data to help determine interest in particular topics and measure the effectiveness of customer communications. If you prefer not to be tracked, simply avoid clicking text or graphic links in e-mails you receive from SMARTERBIZCARD.

SMARTERBIZCARD additionally may use web beacons or pixel tags in its e-mails, which are tiny invisible graphic images, to send e-mail messages in a format that customers can read. They also tell SMARTERBIZCARD whether e-mails have been opened to assure that SMARTERBIZCARD is only sending messages that are of interest to its users. SMARTERBIZCARD stores all of this information in a secure database on its web server. Pixel tags may be used as part of SMARTERBIZCARD's use of third party site statistics trackers and analyzers, such as Google Analytics or Sumo, which SMARTERBIZCARD employs to track and analyze the data collected from the Site.

### ***Location Enabled Technology***

Some electronic devices include location-enabled technology. If you use these devices to access the site, you may be sending the site information about your location. SMARTERBIZCARD does not use or keep this information, except to provide the services you have requested. Your device may allow you to disable this technology.

### **Use of Information**

SMARTERBIZCARD and its service providers may use your personal

information to provide our products and services and to contact you in response to inquiries you submit as well as for marketing purposes. SMARTERBIZCARD and its service providers retain and use your information for as long as needed to provide you services, respond to questions or input, comply with legal obligations, resolve disputes, and enforce our agreements. You may opt out of contacts as described in “Review, Modify, or Delete Your Information” below. SMARTERBIZCARD reserves certain rights with respect to information provided through this site, and requires certain representations about such information, as described in the [SMARTERBIZCARD Standard Agreement and Terms of Use](#) posted on this site.

### **When SMARTERBIZCARD Discloses Your Information**

SMARTERBIZCARD makes certain materials and features of this site available only to users who register and provide their contact information.

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SMARTERBIZCARD and its service providers may transfer information between them for business purposes. For example, SMARTERBIZCARD service providers may handle technical support, payment processing, marketing, or information analysis. We furnish our service providers the information they need to perform these and other services, and we work with our service providers to respect and protect your information. The entities with which we share information may be located in the United States or other countries.

In the event that SMARTERBIZCARD or some of our assets are sold or transferred or used as security, or to the extent we engage in business negotiations with our business partners, the information collected on this site may be transferred or shared with third parties as part of that transaction or negotiation. We may also provide information or provide access to information to any of our affiliated businesses or to our business partners.

On rare occasions, we may disclose specific information without your consent and without notice to you as required to comply with laws and regulations, or to comply with court orders, subpoenas, or lawful discovery requests. Information collected from you may also be used to investigate security breaches or otherwise cooperate with authorities. We may also share information with companies assisting in fraud protection or investigation.

### **How SMARTERBIZCARD Protects Your Personal Information**

SMARTERBIZCARD has implemented reasonable physical, technical, and organizational safeguards to help protect your personal information from unauthorized access, acquisition, or disclosure, alteration, or destruction. Although we strive to keep your personal information secure, no safeguards can be guaranteed to be completely secure, so you should exercise caution when transferring personal and other sensitive information over the Internet. Please advise us immediately at the address listed below of any incident involving the loss of or unauthorized access to or disclosure of personal information that is in our custody or control.

### **Links to Other Websites**

The site may contain links to other sites, content, or resources, including links to other sites operated by SMARTERBIZCARD. Please note that when you click on one of these links, you will leave this Site and will be subject to the policies and privacy practices of the other site, which may differ significantly. You should review the policies of other sites you visit. SMARTERBIZCARD is not responsible for the content, technology, security, or practices of linked sites operated by others, or for your use of linked sites.

### **Children's Privacy**

The Site is not aimed at or intended for children. We do not knowingly collect information from children under the age of thirteen through this site. If we obtain actual knowledge that we have inadvertently collected personal information relating to a child under the age of thirteen, we will delete that information from our records.

### **International Transfers**

This site is hosted and maintained in the United States. If you are visiting this site from a country other than the United States, you should understand that your data submitted through or generated by your use of this Site will be transferred to and processed under the laws of the United States, which may not have the same data protection laws as the country in which you are located. This will necessarily result in the transfer of information across international boundaries. By visiting this Site and communicating electronically with us, you consent to the transfer and processing of your data as set out in this Privacy Policy in the United States subject to the laws of the United States. If you do not consent to having your information used in accordance with this Privacy Policy, you should not provide your personal information and should disable all cookies and other technologies as described above under "Collection and

Use of Information.”

## **California Privacy Rights**

California Civil Code Section 1798.83, also known as the California “Shine The Light” law, permits California residents who are users of the Site to request from us once a year, free of charge, information about the personal information (if any) SMARTERBIZCARD disclosed to third parties for direct marketing purposes in the preceding calendar year. If applicable, this information would include a list of the categories of personal information that was shared and the names and addresses of all third parties with which SMARTERBIZCARD shared information in the immediately preceding calendar year. If you are a California resident and would like to make such a request, please submit your request in writing to us at the address provided below.

California Business and Professions Code Section 22575 requires an operator of a commercial site that collects personally identifiable information about California residents to disclose how it responds to web browser “do not track” signals or other mechanisms that provide consumers the ability to exercise choice regarding the collection of personally identifiable information about online activities over time. Because there is no current industry standard on responding to such signals or mechanisms, SMARTERBIZCARD does not respond to them at this time.

## **Review, Modify, or Delete Your Information**

If you wish to view or correct the information SMARTERBIZCARD has collected about you through this Site or opt out of contacts from us, please submit a request using the information at the end of this Privacy Policy. In the event that we cannot provide you with access to your personal information, we will endeavor to inform you of the reasons why, subject to any legal or regulatory restrictions.

You may change or delete your profile information on the Site at any time by contacting the administrator at [support@smarterbizcard.com](mailto:support@smarterbizcard.com)

If you request that your registration information be deleted or if you unsubscribe from communications, we may maintain information about your transactions or service inquiries for future service and recordkeeping purposes. In some circumstances, a change in or withdrawal of consent may severely limit our ability to provide you information, products, or services. In some circumstances, we may not agree with your request to change your personal information and will instead append an alternative

text to the record in question.

### **Updates to this Privacy Policy**

SMARTERBIZCARD may update this Privacy Policy and our site to reflect material changes in how we collect, use, share, or store your information, to satisfy legal requirements, or for other business purposes. You should review this Privacy Policy when you visit the site to understand our current practices. Where possible, we shall endeavor to provide you with thirty (30) days advance notice of any material changes to this Privacy Policy. The date below shows when this Privacy Policy was last updated.

We encourage you to refer to this Privacy Policy on an ongoing basis so that you understand our current practices. You consent to any changes we make to this Privacy Policy if you continue to use the site after receiving a notice of the change or upon our posting of the new Privacy Policy on this Site.

### **Interpretation of this Privacy Policy**

Any interpretation associated with this Privacy Policy will be made by SMARTERBIZCARD's Legal Department. This Privacy Policy includes examples but is not intended to be restricted in its application to such examples, therefore where the word 'including' is used, it means "including without limitation." In the event of any conflict between any Service Agreement and this Privacy Policy, the terms of the Service Agreement take precedence.

This Privacy Policy does not create or confer upon any individual any rights, or impose upon SMARTERBIZCARD any rights or obligations outside of, or in addition to, any rights or obligations imposed by applicable country, state, and other privacy laws, as applicable. Should there be, in a specific case, any inconsistency between this Privacy Policy and applicable privacy laws, this Privacy Policy shall be interpreted in that case to give effect to, and comply with, such privacy laws.

**Contact Us** If you have questions or comments about this Privacy Policy or this Site, please contact us using the information below.

Email: [info@smarterbizcard.com](mailto:info@smarterbizcard.com)

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