



MicroMoney Privacy Policy

Last Updated as of October 02, 2017

This Privacy Policy explains the ways in which MicroMoney uses personal and other types of information we receive when you visit our website MicroMoney.io. This policy does not apply to the practices of companies not owned or controlled by MicroMoney or to people whom MicroMoney does not employ or manage. If you do not agree with our practices, please do not use our Site and the Services. Your access and use of the Site and Services is also subject to the Terms of Use. All terms not defined here are defined in the Terms of Use.

Types of Information MicroMoney collect:

Personal Information: We collect personal information you provide us when creating an account use it to conduct client scoring. More details on the use of personal data by MicroMoney is written in the section Scoring App Powered by Artificial Neural Network in White Paper.

Aggregate and Anonymous Data: Aggregate and anonymous data is information that does not identify you specifically, including data collected automatically when you enter our Site ("Non-Personal Data"). It may include cookies, pixel tags, web beacons, browser analysis tools and web server logs. It also includes information from the devices you use to access our Site or mobile platform, your operating system type or mobile device model, browser type, domain and other system settings, as well as the language of your system and the country and time zone of your device. Our server logs may also record the IP addresses of the devices you use to interact with the Site. We may also collect information about the website you had visited before you browsed our Site and any website you visit after leaving our Site, if this information is supplied to us by your browser. We may also use software tools, such as Javascript, to measure and collect session information, including page response times, download errors, and methods used to browse away from the page. Non-Personal Data also includes some data collected by location services.

We use Personal Information and Non-Personal Data to perform user analytics, provide customer support or compliance with the law.



When and Why We Disclose Personal Information and Non-Personal Data

Except as provided herein, we will not display on the Site, or otherwise disclose your personal information to any third parties unless it is necessary to provide the Services, when required by law, or if we have a good faith belief that such action is reasonably necessary to:

- comply with the current judicial proceedings, court order or legal process served on us;
- protect our rights, property and interests, as well as by enforcing our agreements, policies and the Terms of Use;
- respond to claims that any submitted content violates the rights of third parties;
- respond to your customer service requests;
- protect the rights, property or personal safety of MicroMoney, its members and the public;
- in connection with, or during negotiations of, any merger, sale of company assets, financing or acquisition of all or a portion of our business by another company;
- with your consent to share the information.

If you have created an account at MicroMoney, some information about you will be publicly available, such as your account name. We may share non-personal data with analytics companies to learn about how our users interact with the Site. This enables us to optimize the service and improve our efforts. We will never sell your Personal Information or Non-Personal Data.

Your Choices

You can opt-out of receiving our emails by following the unsubscribe instructions included in each such email or by contacting us in social media. You can modify or delete your personal information. We will retain your information only for as long as needed to provide you the services or as long as necessary to comply with our legal obligations, resolve disputes and enforce our agreements.

Security of Personal Information

We employ generally accepted industry standards to protect your personal information and we continuously strive to protect your information and privacy as much as we can. Unfortunately, no data transmission over Wi-Fi or the Internet can be 100% secure. As a result, we cannot guarantee or warrant the security of any information you disclose or transmit to us online.

Modifications

We may occasionally modify the Privacy Policy. All changes take effect upon posting on the Site. You agree to be bound by any such changes if you continue to use the Site after all the changes have been posted. We may change, restrict access to, suspend or discontinue the Site or the Service, or any portion thereof, at any time.

Questions about Our Privacy Policy

If you have any questions or concerns regarding this Privacy Policy, you may contact us by e-mail or social media.