

Factl Privacy Policy

Last Updated: May 14, 2015

Factl LLC. (“**Factl**,” “**we**,” or “**us**”) respect your concerns about privacy and value our relationship with you. This Privacy Policy (“**Policy**”) describes the types of information we collect through Factl, how that information may be used and/or with whom it may be shared; and how you can reach us to update your contact information, access and control the use of the information we collect or get answers to questions you may have about our privacy practices. This Policy applies solely to information collected through the Company’s mobile Applications, web sites, and their respective interactive features, applications, widgets, blogs and contents whether accessed via computer, mobile device or other technology (collectively, the “**Services**”). Please read this Policy carefully, because by using the Services you are acknowledging that you understand and agree to the terms of this Policy. In addition, please review Factl’s End User License Agreement and Terms of Service (the “**EULA**”), which governs your use of the Services and any content you submit to the Services. Defined terms used in the Terms of Use may be used in this Privacy Policy and will have the same meanings.

Personal Information

“**Personal Information**,” as used in this Policy, is information that specifically identifies an individual, such as an individual’s name, address, telephone number, or e-mail address. Personal Information also includes information about an individual’s activities, such as information about his or her activity on our Services, and demographic information, such as date of birth, gender, geographic area, and preferences, when any of this information is linked to Personal Information that identifies that individual. Personal Information does not include “aggregate” or other non-personally identifiable information. Aggregate information is information that we collect about a group or category of products, services, or users that is not personally identifiable or from which individual identities are removed. We may use

and disclose aggregate information, and other non-personally identifiable information, for various purposes.

Collection of Information

Collection of Voluntarily-Provided Information

We collect Personal Information that our users provide to us in a variety of ways on our Services. These include the following:

- *E-mail Newsletters.* We may offer e-mail newsletters and other notices from time to time on our Services. If you sign up to receive a newsletter or other notices from us, we collect your e-mail address.
- *User Accounts and Profiles.* Our Services may give you the ability to register for an Factl account or to create and update a user profile on the applicable Service. If we offer user account or profile functionality on the Services, we will collect the Personal Information that you provide to us in the course of registering for an account or creating or updating a user profile. This information may include, for example, name, e-mail address, phone number, and related demographic information about you. We may indicate that some Personal Information is required for you to register for the account or to create the profile, while some is optional.
- *Integrated Services.* You may be given the option to access or register for the Services through the use of your user name and passwords for certain services provided by third parties (each an “Integrated Service”), such as through the use of your Facebook credentials through Facebook Connect or your Gmail or Yahoo Mail credentials. By doing this, you authorize us to access and store the credentials you provide, your name, phone number, email address(es), date of birth, gender, current city, profile picture URL, contacts, and other information that the Integrated Service makes available to us, and to use and disclose it in accordance with this Policy. You should check your Facebook or other Integrated Service privacy settings to understand and change the information sent to us through Facebook Connect or

other Integrated Services. Please review each Integrated Service's terms of use and privacy policies carefully before using their services and connecting to our Services.

- *Interactive Features.* Our Services may contain interactive functionality that allows you to engage with other users on the Services, to post comments, view and provide notices to your contacts, upload photographs, and provide other content (the "User Materials"), and otherwise to interact with the Services and with other users. If you use any interactive functionality on our Services that request or permit you to provide us with Personal Information (including, for example, any services that allow you to post User Materials on any of our Services), we collect the Personal Information that you provide to us in the course of using these interactive features.

- *Correspondence.* If you contact us by e-mail, using a contact form on the Services, or by mail, or other means, we collect the Personal Information contained within, and associated with, your correspondence.

Passive Information Collection

When you visit our Services, some information is collected automatically. For example, when you access our Services, we automatically collect your browser's Internet Protocol (IP) address, your browser type, the nature of the device from which you are visiting the Services (e.g., a personal computer or a mobile device), the identifier for any handheld or mobile device that you may be using, the website that you visited immediately prior to accessing any Web-based Services, the actions you take on our Services, and the content, features, and activities that you access and participate in on our Services. We also may collect information regarding your interaction with e-mail messages, such as whether you opened, clicked on, or forwarded a message.

We may collect this information passively using technologies such as standard server logs, cookies, and clear GIFs (also known as "Web beacons"). We use passively-collected information to administer, operate, and improve the Website and our other services and systems. If we link or associate any information gathered through passive means with Personal Information, or if applicable laws require us to treat any information gathered through passive means as Personal Information, we treat the combined information as

Personal Information under this Policy. Otherwise, we use and disclose information collected by passive means in aggregate form or otherwise in a non-personally identifiable form.

Use of Personal Information

We use Personal Information to provide services and information that you request; to enhance, improve, operate, and maintain our Services, our programs, services, websites, and other systems; to prevent fraudulent use of our Services and other systems; to prevent or take action against activities that are, or may be, in violation of the EULA or applicable law; to tailor content, and other aspects of your experience on and in connection with the Services; to maintain a record of our dealings with you; for other administrative purposes; and for any other purposes that we may disclose to you at the point at which we request your Personal Information, and pursuant to your consent.

Disclosure of Personal Information

Except as described in this Policy, we will not disclose your Personal Information that we collect on the Services to third parties without your consent. We may disclose information to third parties if you consent to us doing so, as well as in the following circumstances:

Service Providers

We may disclose Personal Information to third-party service providers (e.g., data storage and processing facilities) that assist us in our work. We limit the Personal Information provided to these service providers to that which is reasonably necessary for them to perform their functions, and we require them to agree to maintain the confidentiality of such Personal Information.

Public Areas and Syndicated Services

Some features on our Services may allow you to upload, post, or otherwise transmit User Materials to other Users as selected by you. We may make these User Materials available

for display to services operated by third parties that display content from our Service (collectively, "Syndicated Services"). Please be aware that any Personal Information that you include within any User Materials will be made available to other users of the Services, and to users of Syndicated Services, who view it. You include Personal Information in User Materials at your sole risk. Additionally, even after information posted on the Website is removed, caching, and archiving services may have saved that information, and other users or third parties may have copied or stored the information available on the Services. We cannot warrant or guarantee that any Personal Information that you provide on and in connection with the Services will not be accessed, viewed, or used by unauthorized persons.

Business Transfers

Information about our users, including Personal Information, may be disclosed and otherwise transferred to an acquirer, or successor or assignee as part of any merger, acquisition, debt financing, sale of company assets, or similar transaction, as well as in the event of an insolvency, bankruptcy, or receivership in which Personal Information is transferred to one or more third parties as one of our business assets.

To Protect our Interests

We also disclose Personal Information if we believe that doing so is legally required, or is in our interest to protect our property or other legal rights (including, but not limited to, enforcement of our agreements), or the rights or property of others, or otherwise to help protect the safety or security of our Services and other users of the Services.

Choice

If you receive commercial e-mail from us, you may unsubscribe at any time by following the instructions contained within the e-mail. You may also opt-out from receiving commercial e-mail from us by sending your request to us by e-mail at support@Factl.com or by writing to us at the address given at the end of this policy.

Please be aware that if you opt-out of receiving commercial e-mail from us, it may take up to ten (10) business days for us to process your opt-out request, and you may receive commercial e-mail from us during that period. Additionally, even after you opt-out from receiving commercial messages from us, you will continue to receive administrative messages from us regarding our Services.

Access

If you request that we delete your account on any of our Services, we will do so within a reasonable period of time, but we may need to retain some of your Personal Information in order to satisfy our legal obligations, or where we reasonably believe that we have a legitimate reason to do so.

Links

The Services may contain links to other websites, products, or services that we do not own or operate. The Services also may contain links to Third-Party Sites such as social networking services. If you choose to visit or use any Third-Party Sites or products or services available on or through such Third-Party Sites, please be aware that this Policy will not apply to your activities or any information you disclose while using those Third-Party Sites or any products or services available on or through such Third-Party Sites. We are not responsible for the privacy practices of these Third-Party Sites or any products or services on or through them. Additionally, please be aware that the Services may contain links to websites and services that we operate but that are governed by different privacy policies. We encourage you to carefully review the privacy policies applicable to any website or service you visit other than the Services before providing any Personal Information on them.

Children

Children's safety is important to us, and we encourage parents and guardians to take an active interest in the online activities of their children. Our Services are not directed to and should not be used by children under the age of 13, and we do not knowingly collect Personal Information from children under the age of 13. If we learn that we have collected

Personal Information from a child under the age of 13 on our Services, we will delete that information as quickly as possible. If you believe that we may have collected any such Personal Information on our Services, please notify us at support@Factl.com.

International Visitors

Our servers and data centers are located in the United States. If you choose to use the Services from outside the U.S., then you should know that you are transferring your Personal Information outside of your region and into the U.S. for storage and processing. By providing your Personal Information to us through your use of the Service, you agree to that transfer, storage, and processing in the U.S. Also, we may transfer your data from the U.S. to other countries or regions in connection with storage and processing of data, fulfilling your requests, and operating the Services. You should know that each region can have its own privacy and data security laws, some of which may be less stringent as compared to those of your own region.

Security

We use reasonable security measures that are designed to protect Personal Information from accidental loss, disclosure, misuse, and destruction. Please be aware, however, that no data security measures can be guaranteed to be completely effective. Consequently, we cannot ensure or warrant the security of any information that you provide to us. You transmit information to us at your own risk.

Updates to this Policy

We may occasionally update this Policy. When we do, we will also revise the “last updated” date at the beginning of this Policy. Your continued use of our Services after such changes will be subject to the then-current policy. We encourage you to periodically review this Policy to stay informed about how we collect, use, and disclose Personal Information.

Contacting Us

If you have any questions or comments about this Policy, please contact us using the following contact us at support@Factl.com