**This Privacy Policy was last revised and is effective as of December 1, 2015.**

**DELESIN.COM PRIVACY POLICY**

THIS IS THE DELESIN.COM OFFICIAL PRIVACY POLICY, WHICH IS PART OF OUR TERMS AND CONDITIONS AND IS A PART OF YOUR LEGAL AGREEMENT WITH US.

Delesin, [Inc.] (“Delesin,” “us” or “we”) values the privacy of our users, members, and others (collectively or individually “Users”) who visit and use www.delesin.com and its associated websites and services (collectively, the “Delesin Site”). This statement governs information you provide to us or that we learn from your use of the Delesin Site and tells you how we may collect and use information, the circumstances in which we disclose or share information, and how you can access, update or delete certain information we have collected about you. This online Privacy Policy applies only to information collected through the Delesin Site and not to information collected offline.

**The Information Delesin Collects**

**User Provided Information**: You may provide to Delesin what is generally called “personally identifiable” information, such as your name and e-mail address, when you register, email us or use our services. In addition, Delesin may give you the option to provide us with certain demographic information about yourself and to upload photographs or other personally identifiable information. Unless you voluntarily provide or send us personally identifiable information, we will always ask you to submit or provide it to us before collecting your personally identifiable information. If you provide or submit your personally identifiable information to us we will provide you with the ability to review, update and/or delete your personally identifiable information, subject to our obligations to comply with legal, regulatory, internal audit and record-keeping requirements. To update and/or delete your personally identifiable information you have on file with us, please send an email to info@delesin.com. If you utilize Delesin’s Portfolio Tool, you may input data and related information about your personal finances, which we will not share with others except as expressly authorized in paragraph 5(c) of our Terms and Conditions, under the heading “Ownership; Proprietary Rights.”

**“Automatically Collected” Information**: When you visit the Delesin Site or open one of our HTML emails, we may record certain information from your web browser by using different types of technology, including “clear gifs” or “web beacons.” This “automatically collected” information may include your Internet Protocol address (“IP Address”), web browser type, the web pages or sites that you visit just before or just after the Delesin Site, the pages you view on our site, and the dates and times that you visit.

**“Cookies” Information**: We and our operational service providers and others who host the Delesin Site often use technology that can recognize, collect and/or transmit information that is associated with you, but which do not personally identify you. Although the term “cookie” specifically refers to a small text file that is stored on a User’s computer for record-keeping purposes, we use the term “cookie” to refer generically to any technology that can recognize, collect and/or transmit information about your visits to the Delesin Site. This type of information includes such data as the Internet or web domain that referred you, the type of operating system and browser you are using, the date and time of your visit, data relating to activities on the Delesin Site (e.g., so-called ‘clickstream’ data) and other technological attributes about your visit to the Delesin Site. This information is used to analyze trends, administer the Delesin Site, track user movements on the Delesin Site, and gather aggregate demographic information about visitors so we can continually improve the Delesin Site. Cookies also allow the Delesin Site to recognize your computer or access device each time you visit and cookies can keep count of how often you return. Cookies can also track how you use the Delesin Site and your preferences for features and functions, and cookies can store information such as your user name and password so that you don’t have to re-enter them each time you return to visit. Cookies don’t personally identify you or any particular user or individual.

When you visit the Delesin Site, we may send one or more cookies – a small text file containing a string of alphanumeric characters – to your computer. Delesin uses both session cookies and persistent cookies. A persistent cookie remains after you close your browser and may be used by your browser on subsequent visits to the Delesin Site. By using these cookies, we can “remember” what you have done on the Delesin Site before and personalize our site for you. These persistent types of cookies can be removed. You can disable or turn the cookie feature off by changing the settings on your Internet browser and you can also change the settings to stop your browser from automatically accepting cookies. Each web browser implements different functionality, so please refer to the manuals or technical support resources that are available in conjunction with your web browser to learn the correct way to modify your cookies set-up. If you are using the Delesin Site in a jurisdiction where your prior consent is required for us to deploy any particular cookies, you will be asked to accept such cookies before they are deployed. Please note that disabling cookies or declining to accept certain cookies will prevent you from accessing some of the functionality and site offerings available via the Delesin Site, and may also require you to re-enter certain information each time you visit or attempt to use the Delesin Site.

**The Way Delesin Uses Information**

Delesin uses the information that we collect to provide to you all of the features and services found on the Delesin Site. We may use your email address for marketing purposes, unless you have expressly notified us that you prefer for us not to use your email address for any specific marketing purposes ("opt-out"). While you may opt-out from such marketing use, you may not opt-out from our use of your email address for non-marketing or administrative purposes such as automatic notifications of recent account activity, or notifying you of major site updates. You may opt-out of such use by modifying your personal profile (in the Help menu).

Delesin may use all of the information that we collect from our Users to (a) respond to User requests or inquiries, (b) complete User purchases, (c) improve our customer service, (d) administer a contest, promotion, survey or other feature, (e) send Users periodic communications, news or other updates, (f) understand usage trends and preferences, (g) improve the way the Delesin Site works and looks, (h) improve our marketing and promotional efforts, and (i) create new features and functionality.

As part of this process, we may use Google Analytics (or a similar service) to provide us with aggregated information about how Users interact with the Delesin Site, and may set cookies and/or use web beacons for this purpose. The information gathered by the Google Analytics software (including any personally identifiable information about you) will be sent to Google where it will be stored and used by Google in accordance with its own privacy policy rather than ours. Please review the Google Privacy Policy http://www.google.com/policies/privacy/ or contact Google for more information.

Delesin may add functionality that allows other Users to view your name, other profile details and photographs should you provide this information and make it publicly viewable. You will be informed if you are agreeing to make information about yourself publicly viewable.

Delesin may use automatically collected information and cookies information to: (a) remember your information so that you will not have to re-enter it during your visit or the next time you visit the Delesin Site; (b) provide custom, personalized advertisements, content and information; (c) monitor the effectiveness of our marketing campaigns; and (d) monitor aggregate usage metrics such as total number of visitors and pages viewed.

Delesin may use your email address or other personally identifiable information to send promotional or marketing messages except for those specific programs or features for which you will have the ability to opt-out.

**When Delesin Discloses Information**

Delesin may disclose both personally identifiable and automatically collected information to affiliated companies or other businesses or persons to process such information on our behalf, to provide website maintenance and security, to offer certain features on the Delesin Site, to assist us in improving the way the Delesin Site works and looks, and to create new features. We require that these parties agree to process such information in compliance with our Privacy Policy, we use reasonable efforts to limit their use of such information, and we require these parties to use any other appropriate confidentiality and security measures.

Delesin may share automatically collected and other aggregated non-personally-identifiable information with interested third parties for their use and distribution for their business purposes, including without limitation for the purposes of assisting them in understanding the usage patterns for certain content, services, advertisements, and promotions.

We may share personally identifiable information with other third-party organizations for their marketing or promotional use without your consent, except with respect to any specific program or feature for which you will have the ability to opt-out.

We may disclose your personally identifiable information if we believe in good faith that such disclosure is necessary (a) to comply with laws or to respond to subpoenas, court orders, warrants or other legal demands or to establish or defend Delesin from legal claims; (b) to protect and defend our rights or property, you, or third parties from fraud, abuse or violations of the Terms of Service or illegal acts; (c) to protect the safety or integrity of Delesin, its Users, the public or other parties as it is deemed appropriate, in our sole discretion; or (d) in a merger, acquisition, change of control, joint venture or other business combination. You hereby consent to our sharing your personally identifying information under the circumstances described herein.

Except as otherwise noted in this Privacy Policy, Delesin does not share personally identifiable information about Users with third parties unless doing so is appropriate to carry out a User’s request or it reasonably believes that doing so is legally required or is in Delesin’s interest to protect its property or other legal rights or the rights or property of others.

**User Profile and Password**

You have access to your personally identifiable information and you may update, correct, or delete your member information and email preferences at any time.

To protect your privacy and security, we take reasonable steps to verify your identity before granting Users profile access. YOU ARE RESPONSIBLE FOR MAINTAINING THE SECRECY OF YOUR UNIQUE PASSWORD AND ACCOUNT INFORMATION AT ALL TIMES.

PLEASE NOTE THAT WITH THE EXCEPTION OF CERTAIN CATEGORIES OF INFORMATION AS IDENTIFIED BY DELESIN FROM TIME TO TIME, ALL INFORMATION THAT YOU POST FOR VIEWING ON THE DELESIN SITE IS MADE PUBLICLY AVAILABLE TO ALL USERS OF THE DELESIN SITE.

**Children**

Consistent with the federal Children’s Online Privacy Protection Act of 1998 (COPPA), we do not intend to collect personally identifiable information from anyone under the age of thirteen (13). Any person who provides their personally identifiable information to Delesin through the Delesin Site represents that they are 13 years of age or older. If you are under 18, you are not authorized to use the Delesin Site without express permission from your parent or legal guardian. Parents and legal guardians should be aware that there are parental control tools available online that you can use to prevent your children from submitting information online without parental permission or from accessing material that is harmful to minors.

**Choice/Opt-Out**

The Delesin Site provides you with the opportunity to affirmatively opt-out of receiving communications from us and our partners at the point where we request information about you. The Delesin Site gives you the option to end our use of your information, and to cease receiving or otherwise having access to future communications or services. To update your preferences, use the Personal Profile link in the Help menu.

**Third-party Advertisers, Links to Other Sites**

Delesin may allow other companies, called third-party ad servers or ad networks, to serve advertisements within the Delesin Site. These third-party ad servers or ad networks may use technology to send, directly to your browser, the advertisements and links that appear within the Delesin Site. They may automatically receive your IP Address when this happens. They may also use other technologies (such as cookies, JavaScript, or web beacons) to measure the effectiveness of their advertisements and to personalize their advertising content.

Delesin may provide personally identifiable information to these third-party ad servers or ad networks except as part of a specific program or feature for which you will have the ability to opt-in. Also, please note that if an advertiser asks Delesin to show an advertisement to a certain audience or audience segment and you respond to that advertisement, the advertiser or ad-server may conclude that you fit the description of the audience they were trying to reach.

You should consult the respective privacy policies of these third-party ad servers or ad networks. Delesin’s Privacy Policy does not apply to, and we cannot control the activities of, such other ad servers or ad networks or their websites.

**Our Commitment to Data Security**

No data transmissions over the Internet can be guaranteed to be 100% secure. Consequently, we cannot ensure or warrant the security of any information you transmit to us and you do so at your own risk. Once we receive your transmission, we make reasonable efforts to ensure security on our systems. We use secure server software (SSL) and firewalls to protect your information from unauthorized access, disclosure, alteration, or destruction. However, please note that this is not a guarantee that such information may not be illegally or improperly accessed, disclosed, altered, or destroyed by breach of such firewalls and secure server software.

If Delesin learns of a security systems breach, then we may attempt to notify you electronically so that you can take appropriate protective steps. By using the Delesin Site or providing personally identifiable information to us, you agree that we can communicate with you electronically regarding security, privacy, and administrative issues relating to your use of the Delesin Site. Delesin may post a notice on the Delesin Site if a security breach occurs. If this happens, you will need a web browser enabling you to view the Delesin Site. Delesin may also send an email to you at the email address you have provided to us in these circumstances. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. To receive a free written notice of a security breach (or to withdraw your consent from receiving electronic notice) you should notify us by using the Personal Profile link in the Help menu.

**Special Note to California Users**

A California privacy law that went into effect on January 1, 2005, the "Shine the Light" law, allows California residents to obtain a list of third parties to whom a business has disclosed personal information if it shares such information with third parties for their direct marketing purposes. However, if a business adopts and discloses in its privacy policy a policy of not disclosing customers’ personal information to third parties for their direct marketing purposes unless the customer first affirmatively agrees to the disclosure, the business may comply with the law by notifying the customer of his or her right to prevent disclosure of personal information and by providing a cost-free means to exercise that right.

As stated earlier in this Privacy Policy, personal information submitted at the time of registration or submission may be used for marketing and promotional purposes only with the particular user or visitor’s permission. Whenever a user or visitor to the Delesin Site agrees to allow us to collect personal information, we provide that person with an option to prevent such information from being shared for marketing and promotional purposes with third parties. Furthermore, you may exercise this cost-free option at any time by updating your preferences in your Personal Profile (Help menu).

Because the Delesin Site has a comprehensive privacy policy and provides you with details on how you may opt-in or opt-out of the use of your personal information by third parties for direct marketing purposes, we are not required to provide you with the third party list contemplated under California’s Shine the Light law.[[A1]](" \l "_msocom_1)

**Special Note to International Users**

The Delesin Site is hosted in the United States. If you are a User accessing the Delesin Site from the European Union, Asia, or any other region with laws or regulations governing personal data collection, use, and disclosure, that differ from United States laws, please note that you are transferring your personal data to the United States which does not have the same data protection laws as the EU and other regions, and by providing your personal data you consent to: (a) the use of your personal data for the uses identified above in accordance with this Privacy Policy; and (b) the transfer of your personal data to the United States as indicated above.

YOU ACKNOWLEDGE THAT THE LAWS OF THE UNITED STATES TREAT YOUR INFORMATION IN A MANNER THAT MAY BE SUBSTANTIALLY DIFFERENT FROM, AND LESS PROTECTIVE THAN, THE TREATMENT REQUIRED UNDER THE LAWS OF OTHER COUNTRIES AND JURISDICTIONS. IF YOU DO NOT WANT YOUR INFORMATION TRANSFERRED TO THE UNITED STATES, YOU SHOULD NOT SHARE YOUR INFORMATION WITH US, OR MAKE USE OF THIS WEBSITE.

TO THE EXTENT ALLOWED BY THE LAW OF THE COUNTRY IN WHICH YOU ARE LOCATED, YOU EXPRESSLY WAIVE ANY RIGHT YOU MAY HAVE TO REQUIRE US TO TREAT YOUR IDENTIFYING INFORMATION IN ACCORDANCE WITH THE LAWS OF ANY COUNTRY OR JURISDICTION OTHER THAN THE UNITED STATES. HOWEVER, THE FOREGOING WAIVER MAY NOT BE LEGALLY BINDING IN SOME COUNTRIES, SUCH AS THE MEMBER STATES OF THE EUROPEAN UNION. TO THE EXTENT IT IS NOT LEGALLY BINDING IN THE COUNTRY IN WHICH YOU ARE LOCATED, THIS FOREGOING WAIVER DOES NOT APPLY TO YOU.

**In the Event of Merger or Sale**

If Delesin should ever file for bankruptcy or have its assets sold to or merge with another entity, information Delesin receives from you through the Delesin Site is a Delesin asset and may be transferred to another party; however, in the event of such a transfer, we will require that the transferee agree to honor this Privacy Policy, as it applies to Users prior to the effective date of any such transfer, unless we are legally prohibited from doing so.

**Changes and Updates to this Privacy Policy**

Delesin reserves the right, at our discretion, to change, modify, add, or remove portions of this Privacy Policy at any time for any reason, and we may notify you of such changes through any of a variety of means, including a change to the "Last Updated " date set forth above and other reasonable means to be determined at our discretion. All changes shall be effective immediately. In the event of a material change that may directly affect your account, we will notify you via the most recent e-mail address that you have provided to us in conjunction with your account. Please check this Privacy Policy periodically for changes. Your continued use of the Delesin Site after the posting of changes constitutes your binding acceptance of such changes.

**Contacting Delesin**

If you have any questions, comments, or concerns about this Privacy Policy, please email us at: info@delesin.com.

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 [[A1]](#_msoanchor_1)TBD: In light of the inherent nature of the Delesin site, we may want to consider no “opt-out” option for sharing user information.