**Privacy Policy**

**Effective Date:** [Insert Date]  
**Version:** 1.0

Thank you for using [Your Company Name] ("Company," "we," "us," or "our"). We respect your privacy and are committed to protecting your personal data. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you access or use our services.

**1. Introduction**  
This Privacy Policy applies to all users of our website, including:

* Visitors using our freemium risk assessment tool without registration,
* Registered users who create accounts, and
* Any individual whose information is submitted to our platform.

Please read this policy carefully. By using our services, you consent to the practices described here.

**2. Information We Collect**  
**2.1 Freemium Users**

* **No Data Storage:** We do not store or retain your input data. Your data is processed in real time to generate your assessment, then discarded.
* **Cookies and Analytics:** We may collect limited technical data (e.g., IP address, device type) through cookies and analytics tools to measure performance and detect abuse.

**2.2 Registered Users**  
If you create an account, we may collect:

* Your name and contact details,
* Login credentials,
* **Assessment Data**, which can be:
  + **Self-Assessments:** Information about yourself. *We never share this data.*
  + **Third-Party Assessments:** Information about others. *Shared only with explicit consent.*

**3. How We Use Your Information**  
We use your information to:

* Deliver and improve our services,
* Provide assessment results,
* Maintain account security,
* Comply with legal obligations,
* Monetise our services (see Section 5).

**4. Legal Basis for Processing (EU Users)**  
We process your data under the following legal bases:

* Consent,
* Contract,
* Legal Obligation,
* Legitimate Interests.

**5. Data Sharing and Monetisation**  
**5.1 Advertising:** Freemium pages may display advertising banners or sponsored content.  
**5.2 Affiliate Marketing:** Freemium pages may include affiliate links; we may receive commissions.  
**5.3 Data Licensing (With Consent):** We may license certain assessment data to trusted partners, but only where you have given explicit consent.

**6. Consent Management**  
You can withdraw your consent at any time. Withdrawal does not affect prior processing. To withdraw consent, log in or email [support@example.com].

**7. Data Responsibility Disclaimer**  
*Garbage in, garbage out.* We disclaim liability for decisions based on incomplete or inaccurate data.

**8. Data Retention**

* Freemium Users: No assessment data is retained.
* Registered Users: Data is retained while your account remains active or as required by law.
* Consent Logs: Retained for compliance.

**9. Data Security**  
We implement technical and organisational measures to protect your data. No system is 100% secure. Keep your credentials safe.

**10. User Rights**  
Depending on your location, you may have rights to access, correct, delete, object to processing, restrict processing, request portability, and lodge complaints. Contact [support@example.com] to exercise your rights.

**11. Future Enhancements: Revenue Sharing**  
We are exploring revenue sharing with consenting users. We will update this policy before implementation.

**12. International Data Transfers**  
Your information may be processed in countries with different data protection laws. We will protect your data in line with this policy.

**13. Changes to This Policy**  
We may update this Privacy Policy. The effective date will be updated. Significant changes will be notified to registered users.

**14. Contact Us**  
[Your Company Name]  
[Company Address]  
Email: [support@example.com]

**Last Updated:** [Insert Date]

✅ **Next Steps:**