



InvestPuzzle Privacy policy

Last Updated: April 28, 2023

Your online privacy is important to “InvestPuzzle” The purpose of this privacy statement is to provide you with information about our practices with respect to the personal data that we collect from users of our website (hereafter referred to as "Site") and the services that are made available through the Site. Please email us at info@investpuzzle.com if you have any questions concerning our privacy statement, our data collection policies, how we handle user information, or if you want to immediately report a security breach.

What this policy is for:

The General Data Protection Regulation (GDPR) applies to the whole of the United States and European union (EU) companies holding data of United States and European union (EU) citizens. We value your privacy and want to be accountable to you, and transparent with you, in the way that we collect and use your personal information. We also want you to know your rights in relation to your personal information.

This Privacy Policy tells you what to expect when we collect and use your personal information. We have tried to make it simple and easy for you to read and find the information that is most relevant to you.

This Privacy Policy ("Policy") together with our Terms of Use (“Terms”) and any other documents referred to in it, governs the basis of our collection, storage and use of personal information collected by InvestPuzzle. We are always looking to improve the information we provide to our users so if you have any feedback on this privacy policy, please let us know using our contact details above or by emailing us as at info@investpuzzle.com

InvestPuzzle (“us,” “we,” or “our”) is committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and protect your personal information in accordance with the California online privacy policy Act.

Consent

By using the “investpuzzle.com” site, you agree to the terms of this privacy policy. Whenever you submit information via our website, you consent to the collection, use, and disclosure of that information in

accordance with this privacy policy. If you do not agree with any point on this policy, please do not use our Services or give us your information. This policy applies to all visitors, users and registered members.

1. **What Information we collect**

InvestPuzzle actively collects information from its visitors directly from you when you: create an online account, create a search, sign up to our newsletter, give a rating or review, take a survey, fill out an online form, enter a promotion or engage with us.

Some information you submit may be personally identifiable information that can be uniquely identified with you such as full name, address or location, email address, phone number, etc. Some areas of the Site may require you to submit information in order for you to benefit from a wide range of exclusive features (such as email alerts or information requests). You will be informed at each information collection point on what information is required and optional.

We collect the following information from you and about you:

- **Contact Information** - We may ask about your personal information such as name, address or location, telephone or mobile number, or email address.
- **Account Login Information** - We will require you to provide information to set up an account with us.
- **Demographic Information** - We may collect demographic information such as your gender, age, ethnicity and postcode if and when you fill out an online form or a survey.
- **Information You Share and Submit** - We may collect information that you post either publicly or on a channel/platform we provide (e.g. forum, comment section, survey form and social media) for sharing among users.
- **Log Files:** As is true of most websites, we gather certain information automatically and store it in log files. This information includes IP addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and clickstream data. We use this information to maintain and improve the performance of the Services.
- **Analytics:** We use analytics services (including, but not limited to, Google Analytics) to help analyze how users use the Site. Analytics services use Cookies to collect information such as how often users visit the Site and we use the information to improve our Site and Services. The analytics services' ability to use and share information collected by them is restricted by their terms of use and privacy policy, which you should refer to for more information about how these entities use this information.

- **Location Information:** If you have enabled location services on your mobile device, we may collect your location information to improve the Services we offer. This enables us to provide location-based services. If you wish to change our access or permissions, you may do so in your device's settings.

Cookies: "Cookies" are small pieces of information (text files) that a website sends to your computer's hard drive while you are viewing the website. These text files can be used by websites to make the users experience more efficient. The law states that we can store these cookies on your device if they are strictly necessary for the operation of this site. For all other types of cookies, we need your permission. To that end, this site uses different types of cookies. Some cookies are placed by third party services that appear on our pages. We and some third parties may use both session Cookies (which expire once you close your web browser) and persistent Cookies (which stay on your computer until you delete them) to provide you with a more personal and interactive experience on our Services and to market the Services.

2. Use of Your Personal information

In general, personal information you submit to us is used either to respond to requests that you make, aid us in serving you better, or market our Services. We use your personal information in the following ways:

- Operate, maintain, and improve our site(s) services;
- Respond to comments and questions and provide customer service;
- Develop, improve and advertising our podcast Services;
- Identify you as a user in our system;
- Resolve disputes and troubleshoot problems;
- Assist law enforcement and respond to subpoena;
- Generate a personal profile about you to make future visits to the Application more personalized;
- Prevent fraudulent transactions, monitor against theft, and protect against criminal activity.

Your personal information may be kept and processed on servers in the United States and Europe. We may also create anonymous data records from your personal information by completely excluding information (such as your name) that makes the data personally identifiable to you. We use this anonymous data to analyze request and usage patterns so that we may enhance the content of our Services and improve Site functionality. We reserve the right to use anonymous data for any purpose and disclose anonymous data to third parties at our sole discretion.

We may receive testimonials and comments from users who have had positive experiences with our Services. We may publish such content. When we publish this content, we may identify our users by their first and last name. We obtain the user's consent prior to posting this information along with the testimonial.

3. Disclosure of Your Personal information

We disclose your personal information as described below and as described elsewhere in this Privacy Policy.

Third Parties Designated by You: When you use the Services, the personal information you provide will be shared with the third parties that you authorize to receive such information.

Third Party Service Providers: We may share your personal information with third party service providers to: provide you with the Services that we offer you through our Services; conduct quality assurance testing; to provide technical support; market the Services; and/or to provide other services to us.

Information We Share: We may disclose aggregated information about our users and information that does not identify any individual without restriction. In addition, we may disclose personal information that we collect or you provide:

- To fulfill the purpose for which you provide it, for any other purpose disclosed by us when you provide the information, or with your consent;
- To third parties designated by you;
- With our subsidiaries and affiliates;
- To third parties to process payments made through the Services;
- With contractors, service providers and other third parties we use to support our business;
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which personal information held by us about users is among the assets transferred; and

Other Disclosures: Regardless of any choices you make concerning your personal information (as described below), InvestPuzzle may disclose personal information if it believes in good faith that such disclosure is necessary: (i) in connection with any legal investigation; (ii) to comply with relevant laws or to respond to subpoenas or warrants served on our company; (iii) to protect or defend the rights or property of lipsum.com or users of the Services; and/or (iv) to investigate or assist in preventing any violation or potential violation of the law, this Privacy Policy, or our

Terms of Use.

Data Retention Policy

We will keep your Personal Data for as long as you are a registered user ecommerce platform, or for as long as is necessary for us to provide products or services for you, and for a limited period of time afterwards.

Once you no longer wish to be engaged with “investpuzzle.com” for any prescribed purpose, we may still need to retain your data if there is a legal reason for doing so (such as for tax purposes where you have made purchases through one of our digital platforms or where we need to resolve any disputes with you).

4. Third Party Websites

Our Site may contain links to third party websites. When you click on a link to any other website or location, you automatically exit our Site or Services and go to another site, and another entity may collect personal information or anonymous data from you. We have no control over, do not review, and are not responsible for, these outside websites or their contents. Please, be aware that the terms of this Privacy Policy, do not apply to these outside websites or contents, or to any collection of your personal information after you click on links to such outside websites. We encourage you to read the privacy policies of every website you visit. The links to third party websites or locations are for your convenience and do not signify our endorsement of such third parties or, content or websites.

5. Your Choices Regarding Information

Choices: We offer you choices regarding the collection, use, and sharing of your personal information. We may periodically send you emails that directly promote the use of our Services. When you receive promotional communications from us, you may indicate a preference to stop receiving further communications from us and you will have the opportunity to “opt-out” by following the unsubscribe instructions provided in the email you receive or by contacting us directly. Despite your indicated email preferences, we may send you service-related communications, including notices of any updates to our Terms of Use or Privacy Policy.

6. Your Rights

As a user of our Site, you have the following rights, any of which you may exercise by contacting us at info@investpuzzle.com

- The right to ask what personal data that we hold about you at any time. Extra requests (particularly repetitive) for data may result in a fee being charged to the user.

- The right to ask us to update and correct any out-of-date or incorrect personal data that we hold about you free of charge.
- As set out above, the right to opt out of any marketing communications that we may send you.

A. Right of access

You have a right of access to any personal information we hold about you. You can ask us for a copy of your personal information; confirmation whether your personal information is being used by us; details about how and why it is being used; and details of what safeguards are in place if we transfer your information outside of the United States and European Economic Area ("EEA").

B. Right to update your information

You have a right to request an update to any of your personal information which is out of date or incorrect.

7. Signing up on investpuzzle.com

When you sign up on our website, contact details you provide, as well as your IP address and ISP, are stored on our systems. This information will also be used on your account and utilised by us to monitor suspicious activities so we can contact you if necessary.

Standard Security

We use standard security measures on our site. We will treat your information in strict confidence and endeavour to take all reasonable steps to protect your personal information. However, we cannot guarantee the security of any data you disclose online. You accept inherent security risks of providing information and other internet activities and will not hold us responsible for any breach of security unless it is due to our negligence or willful default.

We keep personal information as long as it is necessary for the practices described in this Policy. We also keep information as otherwise required by law.

8. California Online Privacy Act (CAIOPPa)

CAIOPPa is the first state law in the country to mandate the posting of a privacy statement on commercial websites and online services. The law's reach extends well beyond California, requiring anyone or any organization operating websites in the United States (or perhaps the entire world) that collect personally identifiable information from California consumers to post a clear privacy statement on their website, adhere to it, and disclose exactly what information is being collected and with whom it will be shared.

Fair Information Practices

The Fair Information Practices Principles are the cornerstone of American privacy legislation, and the ideas they encompass have had a big impact on the evolution of data protection laws all over the world. Compliance with the different privacy regulations that safeguard personal information requires an understanding of the Fair Information Practice Principles and how they should be put into practice.

In order to be in line with Fair Information Practices we will take the following responsive action, should a data breach occur:

- We will notify the users via email
- Within 7 business days
- We will notify the users via in-site notification
- Within 1 business day

We also concur with the Individual Redress Principle, which mandates that people have the ability to legally hold negligent data collectors and processors accountable. This concept mandates that people have recourse to courts or government entities to investigate and/or prosecute non-compliance by data processors, in addition to having enforceable rights against data users.

Cookie Usage

This section describes how we use the cookies, and why these cookies are store to your device. We will also share how you can prevent these cookies from being stored. However, this may downgrade or ‘break’ certain elements of the site’s functionality.

A ‘cookie’ is a bit of information that a website sends to your web browser that helps the site remember information about you and your preferences.

‘Session’ cookies are temporary bits of information that are used to improve navigation, block visitors from providing information that is inappropriate (the site ‘remembers’ previous entries of age or country of origin that were outside the specified parameters and blocks subsequent changes), and collect aggregate statistical information on the site. They are erased once you exit your web browser or otherwise turn off your computer.

How We Use Cookies

If you create an account with us, we will use cookies for the management of the sign-up process and general administration. We usually store cookies on your computer during the registration process for you

to resume where you left off, remembering your registered login, preferences, and other customization functions. These cookies will usually be deleted when you log out; however, in some cases they may remain afterwards to remember your site preferences when logged out.

Third-Party Cookies

In some cases, cookies provided by trusted third parties might be used. The sections below detail which third party cookies you might encounter through this site.

We use third-party analytics to help us track and measure usage of the site so that we can continue to produce engaging content. These cookies may track things such as how long you spend on the site, or pages you visit. This will help inform us how to improve the site for you.

Our site also uses social media buttons and/or plugins that allow you to connect with your social platforms in various ways. For these to work, social media sites, such as Facebook, Twitter, Pinterest, etc., will set cookies through our site that may be used to enhance your profile on their site or contribute to the data they hold for various purposes outlined in their respective privacy policies.

Removing or Disabling Cookies

In most cases, there are no industry standard options for disabling cookies without completely disabling the functionality and features of the site. You have the option to disable or selectively turn off our cookies or third-party cookies in your browser settings or manage preferences in internet security programmes. However, doing so may affect how you are able to navigate our site. This may include the inability to log in to services or programmes, such as logging into your “investpuzzle.com” account. It is recommended that you leave on all cookies if you are not sure whether you need them or not, in case they are used to provide a service that is useful to you.

Your rights as a data subject

At any point whilst “investpuzzle.com” is in possession of or processing your Personal Data, you may have the following rights:

- **Right of access** – you have the right to request a copy of the Personal Data that we hold about you.
- **Right of rectification** – you have a right to correct Personal Data that we hold about you that is inaccurate or incomplete.
- **Right to be forgotten** – in certain circumstances you can ask for the Personal Data we hold about you to be erased from our records.

- **Right to restriction of processing** – where certain conditions apply you have a right to restrict the processing of your Personal Data.
- **Right of portability** – you have the right to have the Personal Data we hold about you transferred to another organisation.
- **Right to object** – you have the right to object to certain types of processing such as direct marketing, as well as processing we undertake based on our legitimate interests.
- **Right to object to automated processing, including profiling** – you also have the right not to be subject to the legal effects of automated processing or profiling.

Policy Update

“investpuzzle.com” reserves the right to change, amend, or modify our Privacy Policy without notice. We will post the amended Policy on this page and indicate at the top of the page the date the Policy was revised. Please check our site and this page periodically for updates.

Contact Us

To contact us regarding anything in this privacy policy or how we collect or store your personal data, please get in touch with us by using the ‘Contact Us’ page on our website. info@investpuzzle.com