**PRIVACY POLICY**

This Privacy Policy forms a binding contract between you and Brocredit Technologies Private Limited including its subsidiaries, group companies and affiliates (“Brocredit”).

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**TERMS USED IN THIS PRIVACY POLICY**

In this Privacy Policy:

* “Brocredit” means the set of proprietary APIs, SDKs, tools, plugins, code, technology, content, and services that are made available over the Website and includes the microsites created therefrom.
* “Personal Data” means any information relating to an identified or identifiable natural person.
* “Privacy Policy” means this Privacy Policy.
* “Services” means a service that we provide for a fee or gratis. You are using our Service when you sign up or sign in to get access to any Service provided by us.
* “we”, “us”, “our”, and “BroCredit” refer to Brocredit Technologies Private Limited.
* “Website” refers to <http://www.Brocredit.in/>. You are using our Services when you are visiting our website or from our application available on Playstore and Apple store.
* “you” refers to you, as a visitor to the Website and Brocredit Platform, as a user or subscriber of the Services, or as a person whose information is made available to us.

**ABOUT THIS PRIVACY POLICY**

We understand the importance of data and its privacy. This Privacy Policy explains the type of information we collect or we receive, how we handle your information and comply with the requirements of applicable privacy laws. All your transactions and use of our Services over the Brocredit Platform will be covered by the terms of this Privacy Policy.

This Privacy Policy is applicable to any person who visits the Brocredit Platform, or inquiries about our Services, or avails our Services, or whose information is otherwise made available to us in the context of the Services or otherwise. You may note that information and privacy practices of our business partners, advertisers, sponsors or other sites to which we provide hyperlink(s), may be materially different from this Privacy Policy. We recommended that you review the privacy statements and policies of any such third parties with whom they interact. We do not make any representations concerning the privacy practices or policies of such third parties or terms of use of such websites, nor do we guarantee the accuracy, integrity, or quality of the information and content available on such websites. Their inclusion or exclusion on the Brocredit Platform does not imply our endorsement.

This Privacy Policy is implemented in conjunction with the Terms of Use, Cookie Policy and Disclaimers and such other policy/ document as available on the Website and the terms thereof are deemed to be included in this Privacy Policy by reference. This Privacy Policy is effectively part of the terms of Brocredit Platform (i.e., Terms of Use, Privacy Policy, Cookies Policy and Disclaimer) and is fundamental to your use of the Brocredit Platform. The terms of Brocredit Platform including this Privacy Policy will prevail over anything contrary whatsoever.

**OUR COMMITMENT TOWARDS PROTECTING PERSONAL INFORMATION**

Your privacy is important to us. We will use your personal information only in the manner set out in this Privacy Policy. We are committed to safeguarding the privacy of our website visitors, clients, prospects, and other third-parties. This Privacy Policy sets out how we deal with your personal information.

Our commitment towards protecting your personal information includes the following obligations:

* We promise to protect your privacy and treat the information you give us as confidential.
* The information you provide to us will be used by us only for the purpose for which it was sought.
* We will never sell your personal data to anyone.
* Your decision to provide or not to provide any information will be respected without question.

**WHAT DATA DO WE COLLECT OR PROCESS ABOUT YOU, AND FOR WHAT PURPOSE?**

We collect information, including personal data, about you to be able to make the Brocredit Platform and Services useful to you. This information may be collected by us from the data which you give to us while using our Services or using the Brocredit Platform or any third-party sites. We may also derive your information from other sources. Such information may, inter alia, include the following:

* Your **personal identifiable information** including your demographic details (such as your name, gender, marital status, age), contact details (such as your email address, postal addresses, telephone number), identify proofs such as PAN, Aadhaar card number, KYC related documentation, educational qualifications, employment details, information related to your spouse, children and/or parents or information related to family, your health-related information, your insurance related data and your investments related information;
* Your **financial information** including banking details (such as your bank account no., bank, branch, IFSC), your fiscal details (such as your income and expenses), credit scores, credit bureau data, bank statements, income tax returns, other statutory returns, salary details, mode of salary, monetary requirements, borrowing requirements, loan requirement reasons;
* Your **technical Information** collected by our technology (such as your browser type, operating system, server details, Internet Protocol (IP) address);
* **Information** **voluntarily provided by you** while using our Services (such as engaging with third-parties including banks, NBFCs and other financial institutions, our marketing and channel partners associated with the Brocredit Platform);
* **Information generated while you transact** on Brocredit Platform (such as enquiring or availing a loan from a financial institution or using any loan products or financial products) including information requested by financial instructions and third-party marketing partners and service providers associated with us for processing your loan application or providing you with Services;
* **Security-related information** used by you while accessing the Brocredit Platform (such as usernames, passwords, email addresses)
* Information **which you store** on our servers (such as images, documents);
* Information available **in the public domain**, including over social media platforms (such as your picture, friend list);
* Information pertaining to any other person in respect of whom **you make disclosures** through the Brocredit Platform or while using our Services (such as a nominee). In such case, you must confirm and represent that each of the other investor(s) for whom an enquiry/ transaction has been made, has agreed to have the information shared by you, disclosed to us and further be shared by us with our business partners.

We may process the data that we have about you, in the following manner.

* We may process data about your use of our Website, Brocredit Platform and our Services (“usage data”). The usage data may include technical information including your IP address, geographical location, browser type and version, operating system, server details, referral source, length of your visit, page views and website navigation paths, as well as information about the timing, frequency and pattern of use of our Service. The source of the usage data is our analytics tracking system. In addition, we may use third-party analytics tracking services such as Google Analytics and Facebook Pixel. This usage data may be processed for the purposes of analysing the use of the Website and Services in order to improve our performance metrices, and for communicating with you. The legal basis for this processing is your consent. In some cases, the legal basis for this processing is our legitimate interests, namely monitoring and improving our Website, Brocredit Platform and our Services.
* We may process your data that is provided to us during the course of you taking assessments on our Website and Brocredit Platform (“response data”). The response data may include your personally identifiable information, financial information and your responses to the questions that we may ask you. The source of the response data is you. The response data may be processed for the purposes of providing our services, ensuring the integrity of our operations and processes, maintaining back-ups of our databases, and for communicating with you. The legal basis for this processing is your consent.
* We may process your information included in your personal profile on our website (“profile data”). The profile data may include your personal information including your name, address, telephone number, email address, profile pictures, gender, date of birth, relationship status, educational details and bank account details. The profile data may be processed for the purposes of enabling and monitoring your use of our Website and Services, for providing Services to you, and for communicating with you. The legal basis for this processing is your consent. In some cases, the legal basis for this processing is our legitimate interests, namely the proper administration and operation of our Website, Brocredit Platform and our Services.
* We may process your personal data, financial data and information generated in the course of the use of our Services (“service data”). The source of the service data is you. The service data may be processed for the purposes of providing our Services, ensuring the security of our Website, Brocredit Platform and our Services, maintaining back-ups of our databases, and for communicating with you. The legal basis for this processing is your consent. In some cases, the legal basis for this processing is our legitimate interests, namely the proper administration of our Website and business. In some cases, the legal basis for this processing is the performance of a contract between you and us and/or taking steps, at your request, to enter into such a contract.
* We may process information that you post for publication on our Website or Brocredit Platform or through our Services (“publication data”). The publication data may be processed for the purposes of enabling such publication and administering our Website and Services. The legal basis for this processing is your consent. In some cases, the legal basis for this processing is our legitimate interests, namely the proper administration of our Website and business. In some cases, the legal basis for this processing is the performance of a contract between you and us and/or taking steps, at your request, to enter into such a contract.
* We may process information contained in any enquiry you submit to us regarding our Services (“enquiry data”). The enquiry data may be processed for the purposes of offering, marketing and selling relevant goods and/or services to you and for and for communicating with you. The legal basis for this processing is your consent.
* We may process information relating to our customer relationships, including customer contact information (“customer relationship data”). The customer relationship data may include your name and your contact details. The source of the customer relationship data is you. The customer relationship data may be processed for the purposes of managing our relationships with you, communicating with you, keeping records of those communications and promoting our products and services to customers. The legal basis for this processing is your consent. In some cases, the legal basis for this processing is our legitimate interests, namely the proper administration of our Website and business. In some cases, the legal basis for this processing is the performance of a contract between you and us and/or taking steps, at your request, to enter into such a contract.
* We may process information relating to transactions including applying for any loans, making a borrowing from the financial institutions, availing loan products or financial products offered by the lending institutions that you enter into with through our Website or Brocredit Platform (“transaction data”). The transaction data may include your personal, financial, technical information or any data that you voluntarily provide or we receive while you transact using our Website or Brocredit Platform. The transaction data may be processed for the purpose of supplying the Services, keeping proper records of those transactions, and for communicating with you. The legal basis for this processing is your consent. In some cases, the legal basis for this processing is our legitimate interests, namely the proper administration of our business. In some cases, the legal basis for this processing is the performance of a contract between you and us and/or taking steps, at your request, to enter into such a contract.
* We may process information that you provide to us for the purpose of subscribing to our email notifications and/or newsletters (“notification data”). The notification data may be processed for the purposes of sending you the relevant notifications and/or newsletters, and for communicating with you. The legal basis for this processing is your consent.
* We may process information contained in or relating to any communication that you send to us (“correspondence data”). The correspondence data may include the communication content and metadata associated with the communication. Our website will generate the metadata associated with communications made using the website contact forms. The correspondence data may be processed for the purposes of communicating with you and record-keeping. The legal basis for this processing is your consent. In some cases, the legal basis for this processing is our legitimate interests, namely the proper administration of our Website and business and communications with our business counterparts.

In addition to the specific purposes for which we may process your personal data set out in this Section, we may process any of your personal data identified in this Privacy Policy where necessary for:

* the establishment, exercise or defence of legal claims, whether in court proceedings or in an administrative or out-of-court procedure. The legal basis for this processing is our legitimate interests, namely the protection and assertion of our legal rights, your legal rights and the legal rights of others.
* the purposes of obtaining or maintaining insurance coverage, managing risks, or obtaining professional advice. The legal basis for this processing is our legitimate interests, namely the proper protection of our business against risks.
* compliance with a legal obligation to which we are subject, or in order to protect your vital interests or the vital interests of another natural person.

We may use your data for the following purposes.

* To create and authenticate your account with the Brocredit Platform;
* To identify you as a registered user of the Brocredit Platform and to administer your account;
* To enable you to use the Brocredit Platform and our Services;
* To enable communications between financial institutions such as banks and NBFCs, third-party service providers, marketing partners and channel partner and accordingly facilitates provision of Services to you;
* To access credit information from credit bureaus, with your consent, and identity verification services to facilitate banks and other financial institutions to evaluate your loan request in the context of your complete financial situation
* To facilitate the operations of the Brocredit Platform, including the offer of services to you by banks and other financial institutions; the interaction and communication between you and financial institutions, the organisation of information relating to the aforementioned activities;
* To publish fact-based views and opinions regarding, inter alia, the Services offered on the Brocredit Platform, based on the information available on the Brocredit Platform;
* To improve the quality of your experience when you interact with the Brocredit Platform and use our Services;
* To send you notifications, verification message(s) or email(s);
* To allow our customer service to contact you, if necessary or respond to your queries and assist you with customer service or technical support;
* To send newsletters, surveys, offers, and other promotional materials related to our Services and for other marketing purposes, customer analysis, market research and statistics;
* To request for reviews of our Services or any other improvements;
* To prevent and detect fraud or abuse of our Services as well as to prevent, detect and investigate any potential unlawful or prohibited activities.

**WHOM DO WE SHARE YOUR DATA WITH?**

By accepting this Privacy Policy, you hereby consent to the use of your personal data by Brocredit for the purposes listed below. We may share your data with legal or statutory or regulatory agencies or authorities; our employees, officers, advisors and agents; our marketing partners, our channel partners, transactional counterparties such as including banks, NBFCs, financial institutions or service providers acting on our behalf (as the case may be), etc. solely for the purposes listed in this Privacy Policy.

We may share the information given by you with third parties where we feel that such third parties may **improve the quality of services**imparted by us to you. Additionally, we also employ third-party service providers and individuals **to provide the Service on our behalf; or to perform Service-related services; or to assist us in analysing how our Services are used**.

We may collect financial information and disclose the same to third-parties as necessary to **complete billing operations**. We may require you to make payments for the Services availed by using your credit card, wire transfer, debit card or cheque/cash. Verification of credit information, however, is accomplished solely by you through the authentication process. Your credit card/debit card details are transacted upon secure sites of approved payment gateways which are digitally under encryption, thereby providing the highest possible degree of care as per current technology. We provide you an option not to save your payment details. You are advised, however, that internet technology is not fully safe and you should exercise discretion while using the same.

In addition to the specific disclosures of personal data set out in this Section, we may disclose your personal data where such disclosure is necessary for **compliance with a legal obligation** to which we are subject, or in order to protect your vital interests or the vital interests of another natural person. We may also disclose your personal data where such disclosure is necessary for the establishment, exercise or defence of legal claims, whether in court proceedings or in an administrative or out-of-court procedure.

We only share your personal data on a partial and “need-to-know” basis with any third party. We shall take all reasonable steps to ensure that the confidentiality of your information is maintained by imposing strict confidentiality standards on all the third parties with whom we part this information. In all circumstances we shall ensure that your personal information is protected by strict confidentiality terms. We shall not allow any third parties to retain your personal information longer than what is warranted by the nature of services rendered.

By agreeing to avail the service offered by Brocredit, you agreed to the collection, use and sharing of your personal data or Information by Brocredit as per the terms of this Privacy Policy. **You always have the right to refuse or withdraw your consent to share/dissemination of your personal data by contacting us as per the details provided in this Privacy Policy.**However, in such an event, you may no longer be eligible to avail our services.

In the rare but possible circumstance that the information is subject to disclosure pursuant to judicial or other government subpoenas, warrants, orders or for similar legal or regulatory requirements.

**WHERE DO WE PROCESS AND STORE YOUR DATA?**

Your data will be processed and stored in India.

**HOW LONG DO WE RETAIN YOUR DATA?**

Your personal data that we process for any purpose or purposes shall not be kept for longer than is necessary for that purpose or those purposes. Subject to exceptions based on your continuing use of the Brocredit Platform, we intend retain your personal data as follows:

* Usage data will be retained for a minimum period of one week following the date of your visit, and for a maximum period of ten years following the date of your last visit.
* Response data will be retained for a minimum period of one month following the submission of your response, and for a maximum period of ten years following the submission of your last response.
* Profile data will be retained for a minimum period of one day following the date of deletion of your profile on our Website, and for a maximum period of ten years following such deletion.
* Service data will be retained for a minimum period of one month following the fulfilment of the Service, and for a maximum period of ten years following the last date on which any obligation in respect of such Service concludes.
* Publication data will be retained for a minimum period of one week following the publication of such data, and for a maximum period of ten years following the date on which such data is removed from such publication.
* Enquiry data will be retained for a minimum period of one day following the date of the enquiry, and for a maximum period of ten years following the date of the enquiry.
* Customer relationship data will be retained for a minimum period of one month following the conclusion of the said relationship, and for a maximum period of ten years following the conclusion of the said relationship.
* Transaction data will be retained for a minimum period of one week following the date of the transaction, and for a maximum period of ten years following the date of the last transaction.
* Notification data will be retained for a minimum period of one day following the date of unsubscribing from our newsletters, and for a maximum period of ten years following the date of request for such unsubscribing.
* Correspondence data will be retained for a minimum period of one day following the date of the communication, and for a maximum period of twenty years following the date of the communication.

In some cases, it is not possible for us to specify in advance the periods for which your personal data will be retained. In such cases, we will determine the period of retention based on the following criteria:

|  |  |  |
| --- | --- | --- |
| **Sl.** | **Category of Data** | **Factors on which period of retention will be based** |
| 1. | Usage data | Parameters of usage being analysed |
| 2. | Response data | Requirements of law |
| 3. | Profile data | Nature of utilization of profile |
| 4. | Service data | Nature of Service; requirements of law |
| 5. | Publication data | Means of publication; citation of publication in other works |
| 6. | Enquiry data | Means of enquiry; nature of Service enquired for |
| 7. | Customer relationship data | Nature of relationship; requirements of law |
| 8. | Transaction data | Nature of transaction; requirements of law |
| 9. | Notification data | Terms of opt-in |
| 10. | Correspondence data | Nature of correspondence; requirements of law |

Notwithstanding the foregoing provisions of this Section, we may retain your personal data where such retention is necessary for compliance with a legal obligation to which we are subject, or where we reasonably believe that the retention of such data is required in order to protect your or any third-party interest. You understand that financial institutions who has evaluated your data for credit or any entity who has provided their service through us may store all the data collected as per their statutory and regulatory requirement.

**WHAT ARE YOUR RIGHTS REGARDING YOUR DATA WITH US?**

This Section summarises the rights that you have in respect of your data. Please note that some of the rights available to you are subject to the requirements of the applicable law. You may peruse the relevant laws for a complete understanding your rights. Your principal rights concerning your personal data are as below:

* Right to access: You have the right to confirmation as to whether or not we process your personal data and, where we do, access to the personal data, together with certain additional information. That additional information includes details of the purposes of the processing, the categories of personal data concerned and the recipients of the personal data. Subject to the condition that the rights and freedoms of others are not affected, we will supply to you a copy of your personal data. The first copy will be provided free of charge, but additional copies may be subject to a reasonable fee.
* Right to rectification: You have the right to have any inaccurate personal data about you rectified and, taking into account the purposes of the processing, to have any incomplete personal data about you completed.
* Right to erasure: In certain circumstances you have the right to the erasure of your personal data without undue delay. However, there are exclusions of the right to erasure. The general exclusions include where processing is necessary: for exercising the right of freedom of expression and information; for compliance with a legal obligation; or for the establishment, exercise or defence of legal claims.
* Right to restrict processing: In some circumstances you have the right to restrict the processing of your personal data. Those circumstances are: you contest the accuracy of the personal data; processing is unlawful but you do not desire erasure; we no longer need the personal data for the purposes of our processing, but you require personal data for the establishment, exercise or defence of legal claims; and you have objected to processing, pending the verification of that objection. Where processing has been restricted on this basis, we may continue to store your personal data. However, we will only otherwise process it: with your consent; for the establishment, exercise or defence of legal claims; for the protection of the rights of another natural or legal person; or for reasons of important public interest.
* Right to object to processing: In some circumstances, you have the right to object to our processing of your personal data on grounds relating to your particular situation, but only to the extent that the legal basis for the processing is that the processing is necessary for the performance of a task carried out in the public interest or in the exercise of any official authority vested in us; or the purposes of the legitimate interests pursued by us or by a third party. If you make such an objection, we will cease to process the personal information unless we can demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms, or the processing is for the establishment, exercise or defence of legal claims.

You have the right to object to our processing of your personal data for direct marketing purposes (including profiling for direct marketing purposes). If you make such an objection, we will cease to process your personal data for this purpose.

You have the right to object to our processing of your personal data for scientific or historical research purposes or statistical purposes on grounds relating to your particular situation, unless the processing is necessary for the performance of a task carried out for reasons of public interest.

* Right to data portability: To the extent that the legal basis for our processing of your personal data is: (a) consent; or (b) that the processing is necessary for the performance of a contract to which you are party or in order to take steps at your request prior to entering into a contract, and such processing is carried out by automated means, you have the right to receive your personal data from us in a structured, commonly used and machine-readable format. However, this right does not apply where it would adversely affect the legal or contractual rights of third-parties or where the law requires otherwise.

You may exercise any of your rights in relation to your personal data by a written notice to us. In order for us to comply with your request, your notice must clearly state the right that you wish to exercise and identify your information in respect of which you wish to exercise such right. Please note that as a security measure, we may require you to verify your identity before accepting any request concerning your personal data.

**HOW DO WE USE COOKIES?**

Cookies are small pieces of text stored by a website you visit in your browser and subsequently sent by your web browser in every request to the website. Cookies do not typically contain any information that personally identifies you, but personal information that we store about you may be linked to the information stored in and obtained from cookies. You may change the options on your web browser and block cookies. However, blocking cookies may disable certain features on the Brocredit Platform, and may hinder an otherwise seamless experience to use our Services. You can find more information about the types of cookies that we, and certain third parties use, why we use them, and how to manage them in our Cookie Policy.

**SECURITY OF YOUR DATA**

We will make commercially reasonably efforts to secure the data provided to us and adopt reasonable security practices to ensure that the information collected is secured as per the applicable laws in India. If credentials are used to help protect your accounts and account information, it is your responsibility to keep the such credentials confidential. You have to ensure that you always log out, before sharing the device with a third party and it is advised that you utilize a Service to protect access to such device.

Our information security policy may contain managerial, technical, operational and physical security control measures that may be commensurate with the information being protected herein. We are committed to continuously develop and implement administrative, technical and physical security measures to protect such information from unauthorized access or against loss, misuse or alteration. While we **endeavour** to take all reasonable and appropriate steps to keep secure the information collected and prevent unauthorized access, you acknowledge that the internet is not entirely secure and that we cannot and therefore do not provide any absolute assurance regarding the security of the information collected. We also cannot warrant that such your information may not be misused in the event our safeguards and protocols are breached by a malicious third-party. Further, we are not liable to, nor can we fully control the actions of other users with whom you may choose to share your information.

If any security breach comes to our knowledge, then we may take all steps required to protect misuse of such information:

* Secure areas potentially related to the breach and mobilize IT team to prevent additional data loss;
* Switch off the servers and change the access code to prevent additional data loss;
* Fix vulnerabilities;
* Identify the sensitivity of data breached and possible impact;
* Notify the appropriate regulatory/Statutory Bodies and affected parties;
* Take the steps to improve the system security on a going forward basis.

**LINK TO OTHER WEBSITES**

Our services may contain links to other websites that are not operated by us. If you click on a third-party link, you will be directed to that third party’s site. We strongly advise you to review the privacy policy of every site you visit. We have no control over and assume no responsibility for the content, privacy policies or practices of any third-party sites or services.

**COMMUNICATIONS**

You may receive email updates from us through our newsletters, surveys, offers, and other promotional materials related to our Services. We hope you will find these updates interesting and informative. If you wish not to receive them, please click on the “unsubscribe” link or follow the instructions in each message. You may share your feedback and comments with us, including that relating to an issue or incidence. To report an incidence regarding your data, you may contact us using our contact details and inform us about such incidence.

**LIMITATION OF LIABILITY**

We are not be responsible for verifying the authenticity of the information supplied by you. In case of any erroneous data, our liability is limited to removal of such data from our system. We are not liable for any data loss or theft due to an unauthorized access to your computer or device. We shall not be responsible for any breach of security or for any actions of any third parties that receives your personal data or events that are beyond our reasonable control including, acts of government, computer hacking, unauthorised access to computer data and storage device, computer crashes, breach of security and encryption, poor quality of internet service or telephone service etc. Our liability is strictly limited in all cases to the extent set out in the Terms of Use document; please read the Terms of Use document before sharing your data with us.

**DERIVATIVE DATA**

We may generate derived data and anonymous statistical information based on the data available on the Brocredit Platform. Such derived data and anonymous statistical information shall not identify you at a personal level, and shall be exclusively our property. We may use such data or information for any legitimate purpose as we may determine, without any compensation to you.

**CHANGES TO THIS PRIVACY POLICY**

We may update this Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page. You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

**CONTACT DETAILS**

This Website and the Brocredit Platform is owned and operated by Brocredit Technologies Private Limited.

* We are registered in India under registration number U74999MP2022PTC062894, and our registered office address is: 3rd Floor, A 305, Rustomjee Central Park, Andheri-Kurla Road, Opp. Kanakia Wall Street, Andheri (East), Mumbai – 400059, Maharashtra, India;
* You can contact us (a) by post: at our registered office address provided above; or (b) by email: on [contact@brocredit.in];
* For any request that is not attended to your satisfaction, you may reach out to Mr. [mention name], Grievance Officer, on [email address] or on [phone number].

We appreciate you taking the time to read this Privacy Policy. We know that you are placing your trust in us when you choose to share your personal information with us and we intend to use it responsibly.

**Who we are**

**Suggested text:**Our website address is: https://www.Brocredit.in

**Comments**

**Suggested text:**When visitors leave comments on the site we collect the data shown in the comments form, and also the visitor’s IP address and browser user agent string to help spam detection.

An anonymized string created from your email address (also called a hash) may be provided to the Gravatar service to see if you are using it. The Gravatar service privacy policy is available here: https://automattic.com/privacy/. After approval of your comment, your profile picture is visible to the public in the context of your comment.

**Media**

**Suggested text:**If you upload images to the website, you should avoid uploading images with embedded location data (EXIF GPS) included. Visitors to the website can download and extract any location data from images on the website.

**Cookies**

**Suggested text:**If you leave a comment on our site you may opt-in to saving your name, email address and website in cookies. These are for your convenience so that you do not have to fill in your details again when you leave another comment. These cookies will last for one year.

If you visit our login page, we will set a temporary cookie to determine if your browser accepts cookies. This cookie contains no personal data and is discarded when you close your browser.

When you log in, we will also set up several cookies to save your login information and your screen display choices. Login cookies last for two days, and screen options cookies last for a year. If you select “Remember Me”, your login will persist for two weeks. If you log out of your account, the login cookies will be removed.

If you edit or publish an article, an additional cookie will be saved in your browser. This cookie includes no personal data and simply indicates the post ID of the article you just edited. It expires after 1 day.

**Embedded content from other websites**

**Suggested text:**Articles on this site may include embedded content (e.g. videos, images, articles, etc.). Embedded content from other websites behaves in the exact same way as if the visitor has visited the other website.

These websites may collect data about you, use cookies, embed additional third-party tracking, and monitor your interaction with that embedded content, including tracking your interaction with the embedded content if you have an account and are logged in to that website.

**Who we share your data with**

**Suggested text:**If you request a password reset, your IP address will be included in the reset email.

**How long we retain your data**

**Suggested text:**If you leave a comment, the comment and its metadata are retained indefinitely. This is so we can recognize and approve any follow-up comments automatically instead of holding them in a moderation queue.

For users that register on our website (if any), we also store the personal information they provide in their user profile. All users can see, edit, or delete their personal information at any time (except they cannot change their username). Website administrators can also see and edit that information.

**What rights you have over your data**

**Suggested text:**If you have an account on this site, or have left comments, you can request to receive an exported file of the personal data we hold about you, including any data you have provided to us. You can also request that we erase any personal data we hold about you. This does not include any data we are obliged to keep for administrative, legal, or security purposes.

**Where your data is sent**

**Suggested text:**Visitor comments may be checked through an automated spam detection service.