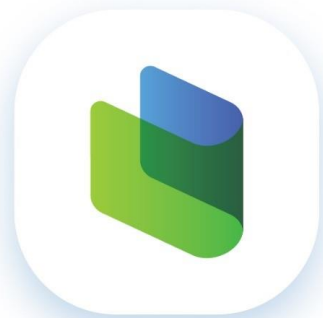


2020

Terms and Conditions, Privacy Policy & Cookiepolicy



LOOSECHANGE TERMS AND CONDITIONS

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By registering for the Services, you must read, agree with and accept all of the terms and conditions contained in this Agreement. This Agreement is provided to you and concluded in English. You agree that any use by you of the Services shall constitute your acceptance of the Agreement and we recommend that you store or print-off a copy of the Agreement (including all policies) for your records. Loosechange may require you to have a Loosechange Account to use the Services outlined below.

1. Our relationship with you

Under our relationship with you, Loosechange Nigeria Limited ("Loosechange", "we" or "us") provides you ("you" or "your") with two services:

The "Money Control Service": we will introduce you to and help you access an e-Wallet payment account (the "E-Wallet Account") operated by a third party (the "E-Wallet Provider"). The E-Wallet Provider will be an financial institution that is authorised and regulated in Nigeria by the Central Bank of Nigeria. Any value you store in your E-Wallet Account will comprise electronic money issued by the E-Wallet Provider. Your rights and obligations arising in relation to the E-Wallet Account will be governed by the E-Wallet Provider's terms that we will present to you on their behalf and that you agree to when you open your E-Wallet Account. We act as agent of the E-Wallet Provider in assisting it distribute electronic money to you and enabling you to access and use your E-Wallet Account.

These terms of use (the "Loosechange Terms") should be read together with the E-Wallet Account Terms as defined below, the Loosechange Privacy and Cookies Policy and any other applicable terms available to you on our website.

2. Collection Agent for Change

Through the App we will provide you with access to:

Our saving application that will enable you collected your change “pennies” from vendors. Our platform will use a QR code system of collection of change on your behalf from service providers.

Loosechange is not liable for any third party products or services that may be presented to you on the App. You are responsible for any decisions you make in relation to these products or services.

Loosechange may receive payment, including fees and commissions, based on your use of the third party products and services made available on the App.

We can access financial information and associated data arising under or relating to your use of the E-Wallet Account for any purpose relating to our provision of the Saving Platform or/and Money Control Service.

3. The Money Control Service

We select the E-Money Provider to provide the E-Wallet Account to you and we may change this selection from time to time. You agree that:

We may terminate the appointment of the then current provider of the E-Wallet Account as our partner and require them to terminate their relationship with you in accordance with the relevant notice period; and

With a view to ensuring the continuity of the E-Wallet Account, we may either introduce you to an alternative provider E-Wallet Account, or provide the E-Money Account ourselves where we have the necessary regulatory licences to do so. Where we introduce you to an alternative provider, you consent to us making use of your data, including providing it to the selected third party, as necessary to introduce the new service and facilitate the smooth transfer of your E-Wallet Account and enable the alternative provider to contact you for this purpose which you agree to.

The E-Wallet Provider that we have currently selected to provide the E-Wallet Account to you is (Please provide) In opening your E-Wallet Account with the E-Wallet Provider you will need to agree to Account Terms between the E-Wallet Provider and you (the "E-Wallet Account Terms").

The E-Wallet Provider in accordance with and as set out in the E-Wallet Account Terms, is the person responsible for:

- Issuing electronic money to you;
- Operating your E-Wallet Account;

- Executing your payment transactions to place, transmit or withdraw funds in respect of your E-Wallet Account; and
- Meeting claims by third parties on your electronic money where they are valid and in accordance with the E-Wallet Account Terms.

On behalf of the E-Wallet Provider and as their agent, we:

- Assist the E-Wallet Provider with the distribution to you of electronic money issued by it;
- Receive your instructions to the E-Wallet Provider to initiate payment orders for the placing, transmission or withdrawing of funds in respect of your E-Wallet Account;
- Enable access to your E-Wallet Account through the App; and
- Address requests, questions, notifications of security concerns and complaints you may have about your E-Wallet Account.

The E-Wallet Provider and not Loosechange are responsible to you for the operation of your EWallet Account and any payment transactions executed through it. You should make any claim for loss arising from the operation of the E-Wallet Account or the execution of payment transactions under the terms of the E-Wallet Account with the E-Wallet Provider and we do not accept liability to you for these functions.

We accept a duty of care to you to:

- Select an appropriately regulated E-Wallet Provider; and
- Monitor that the selected E-Wallet Provider continues to maintain appropriate payment services and e-money licences,
- Provided in each case we will only be liable to you to the extent that your loss is directly attributable a breach of our duties under this clause.

You may raise complaints regarding your E-Wallet Account with us which will be handled in accordance with complaints procedures agreed between us and the E-Wallet Provider and settled in accordance with the E-Wallet Account Terms.

4. User

The App is only available to users who:

- Are 18 years' of age or over and resident in the Nigeria; and
- Have your own bank account through which to access funds; and
- You pass necessary qualifying "Know Your Customer" (KYC) checks to verify both your identity and your address before an account is created in your name.

By accepting these App Terms you confirm that you are an eligible user. You must notify us immediately if this is no longer the case.

5. Fees

Associate costs tied to the App will be covered directly from funds deposited into your Loosechange account or through the receipt of commissions, fees or other payments to us by introduced third parties.

We may receive commissions, fees, charges or rebates from other third party product or service providers in connection with the E-Wallet Account or introductions made to you.

You may be required to pay fees or charges in circumstances specified in the E-Wallet Account Terms. You should consider these carefully and understand when you may be charged a fee by the E-Wallet Provider in accordance with the E-Wallet Account Terms.

6. Access to the App

Not all devices you choose to access the App will support the App and so you must make sure that you use an appropriate device to access and use it.

It is your responsibility to ensure any device you choose to access the App meets all the necessary technical specifications to enable you to access the App and that it is compatible with the App. You are liable for any fees and costs that you incur in using your device in connection with the App, including for network usage and the fees of your relevant service provider.

We cannot guarantee the continuous, uninterrupted or error-free operability of the App. There may be times when certain features, parts or content of the App become unavailable (whether on a scheduled or unscheduled basis) or are modified, suspended or withdrawn by us, in our sole discretion, without notice to you. Without limitation it is possible that any of these events could occur due to a lack of availability or operability for whatever reason of the E-Wallet Account for which we have no responsibility or liability. You agree that any responsibility that we or the EWallet Provider have in respect of the operation of the E-Wallet Account will be governed by the E-Wallet Account Terms. You further agree that we will not be liable to you or to any third

party for any unavailability, modification, suspension or withdrawal of the App, or any features, parts or content of the App.

7. App security

We may require you to use personalised security details to access and use the App, such as a username, password, passcodes and PINs. You must take all reasonable steps to keep these security details secure.

The E-Wallet Account Terms set out specific provisions regarding your responsibility for security details relating to your use of the E-Wallet Account. You must notify us as soon as possible by using our contact details published on the Loosechange website if you suspect that any of the following has occurred (each being a "Security Breach"):

- Someone else knows or has access your PIN or other personalised security details;
- Your PIN or other personalised security details are lost or stolen; or
- A device on which personalised security details are embedded, retained or pre-configured is lost, stolen, misappropriated or used without your authorisation.

If you fail to notify us or the E-Wallet Account Provider of a Security Breach without undue delay, you may be liable for part of or all losses incurred in respect of an unauthorised payment transaction via your Account arising from the Security Breach. Please refer to the E-Wallet Account Terms for full details.

8. Privacy

You agree that we may store on our database:

- Information you give us including personal details provided through the registration process or through other communications between you and us and data arising during your use of the App and the E-Wallet Account ("Personal Information"); and
- Information consisting of Profile Data (being data from which you cannot be identified personally including information provided to us by you, information obtained through surveys, questionnaires, profile sheets, preferences, and other communications with you, and data arising from your online conduct and use of the App and may include personal details on you where your identity cannot be revealed from the data and the data cannot be linked to you).

The provisions of this clause are subject to the more detailed provisions of our Privacy and Cookies Policy statement, which can be viewed on our website and form part of these Terms.

You consent to us using your Personal Information for the following purposes:

- To meet our obligations, where applicable, to check and confirm your identity and record identifying information about you or to consult with other sources to obtain information about you, to assist in the fight against money laundering activities, fraud and the funding of terrorism;
- To provide you with the Money Control Service and to discuss the customer profile of the App and its users with third parties with a view to those third parties conducting promotional activities through the App.

Subject to any separate consent you provide at the point we collect your Personal Information and in accordance with our Privacy and Cookies Policy, we may allow relevant third parties to contact you whether via the App or otherwise with details of relevant products.

We may provide information about you and your use of our App to law enforcement or government agencies in response to a verified request to comply with any legal process or as required by law or to prevent and detect fraud or to protect and defend our rights and those of our other users.

9. Changes to the App and App Terms

These App Terms may be amended by us from time to time by giving at least 14 calendar days' notice of such changes by sending you an email to your registered email address containing a link to the revised App Terms and the proposed date of entry into force. We will take your continued use of the App after this point to constitute acceptance of the revised App Terms. If you do not agree to these Terms you should not continue to use the App after this point.

If you do not wish to accept the changes to the App Terms, you must notify us of this before the proposed date of entry into force. You have the right to terminate this contract immediately and without charge before this date.

10. Term and Termination

If you:

- Cease to become an eligible user as defined in by the application;
- Engage in any fraudulent activity in respect of your E-Wallet Account; or
- Breach any of the provisions of the Loosechange Terms,

We may: (i) suspend or terminate the account on five calendar days' notice in writing to your registered email address; and (ii) procure that the E-Wallet Provider suspends or terminates, as applicable, the E-Wallet Account Terms in accordance with the relevant provisions of the EWallet Account Terms..

11. What you are not allowed to do

Except to the extent expressly set out elsewhere in the App Terms, you are not allowed to:

- Republish, redistribute or re-transmit the App;
- Copy or store the App other than for your use in accordance with the rest of the Loosechange Terms and as may occur incidentally in the normal course of use of your browser or mobile device;
- Store the App on a server or other storage device connected to a network or create a database by systematically downloading and storing any data that is not personal to you from the App;
- Remove or change any content of the App or attempt to circumvent security or interfere with the proper working of the App or any servers on which it is hosted;
- Create links to the App from any other website, without our prior written consent; or
- Otherwise do anything that it is not expressly permitted by the Loosechange Terms.

You must only use the App for lawful purposes (complying with all applicable laws and regulations), in a responsible manner, and not in a way that might damage our name or reputation or that of any of our affiliates.

All rights granted to you under the App Terms will terminate immediately in the event that you are in breach of any of them.

12. Intellectual property rights

All intellectual property rights in the App (including text, graphics, software, photographs and other images, videos, sound, trademarks and logos) are owned by us or our licensors. Except as expressly set out here, nothing in these terms gives you any rights in respect of any intellectual

property owned by us or our licensors and you acknowledge that you do not acquire any ownership rights by downloading or using the App.

13. Content and liability

We may change the format and content of the App from time to time. You agree that your accessing or use of the App is on an "as is" and "as available" basis and at your sole risk.

Whilst we try to make sure that all information contained in the App (other than any user-generated content) is correct, it is not intended to amount to authority or advice on which reliance should be placed. You should check with us or the relevant information source before acting on any such information.

We make or give no representation or warranty as to the accuracy, completeness, currency, correctness, reliability, integrity, quality, fitness for purpose or originality of any content of the App and, to the fullest extent permitted by law, all implied warranties, conditions or other terms of any kind are hereby excluded.

We cannot and do not guarantee that the App will be free from viruses and/or other code that may have contaminating or destructive elements.

Nothing in the App Terms shall limit or exclude our liability to you for death or personal injury caused by our negligence or for fraudulent misrepresentation or any other liability that may not, under applicable law, be limited or excluded.

The App Terms shall be governed by and construed in accordance with the Nigerian Law. Each party irrevocably agrees that the court of Nigeria shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this agreement or its subject matter or formation (including non-contractual disputes or claims).

14. Contacting us

Please submit any questions you have about these App Terms or any problems concerning the App by using details published in the contact section of our website at <https://loosechangeng.com>

LOOSECHANGE PRIVACY POLICY

1. Our Privacy Policy

1.1. At Loosechange, we are committed to respecting and protecting your privacy. This Privacy Policy sets out the type of information we collect from you and what we do with that information. The terms set out should be read together with our Terms and Conditions.

1.2. By using the service offered by Loosechange you confirm that you accept the terms of this Privacy Policy and that you agree to be bound by them in your use of the service. If you do not agree, please do not use the service.

2. Data Controller (or Owner)

2.1. For the purposes of this Privacy Policy, the Data Controller is Loosechange Nigeria Limited of No. 28 Pomona Street, Suncity Estate

2.2. You may contact us at: info@getloosechange.com

3. Data Processor

3.1. AWS by LooseChange. AWS provides the processing service of the Data collected through the use of the App. The processing of Data is carried out in respect of **AWS** Security Standards at all times. If personal data is transferred outside of Nigeria, we always require that appropriate safeguards are in place to protect the information when it is processed.

3.2. Additionally, the Data may be accessible to certain types of persons in charge, involved with the operation of the App (administration, sales, marketing, legal, system administration) or external parties (such as third party technical service providers, mail carriers, hosting providers, IT companies, communications agencies). Apple Health Kit data and Google Fit data will not be used for any marketing purposes. The updated list of these parties may be requested from the Data Controller at any time.

4. Personal Data you give us

4.1. Loosechange collects the information you provide when you: correspond with us; fill in any forms; register to use the Loosechange app; take part in online discussions, surveys or promotions; open an account or use any of our services; enter a competition; speak with a member of our customer support team; or contact us for other reasons.

4.2. Loosechange will, by itself or through third parties, collect the following information: your name, address, and date of birth; your username, password and other registration information; your email address, phone number and details of the device you use (for example, your phone, computer or tablet); details of your bank account, including the account number, sort code; records of our discussions, if you contact us or we contact you; and identification documents (such as your passport or driving licence number), copies of any documents you have provided for identification purposes, and any other information you provide to prove you are eligible to use our services.

4.3. Other types of Personal Data collected may be described in other sections of this Privacy Policy.

4.4. Failure to provide Personal Data may make it impossible for the App to provide its Service.

5. Information we collect from other sources

5.1. If you have location services in the Loosechange app switched on, we track your location using GPS technology and your IP address. This information may be used to improve and personalise our service.

5.2. Whenever you use our website or the Loosechange app, we collect the following information: information about your visit, including the links you have clicked on, through and from our site (including date and time), services you viewed or searched for, page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling and clicks), and methods used to browse away from the page; technical information, including the internet protocol (IP) address used to connect your computer to the internet, your log-in information, the browser type and version, the time-zone setting, the operating system and platform, the type of device you use, a unique device identifier (for example, your device identifier, number, or the mobile phone number used by the device), mobile network information, your mobile operating system, the type of mobile browser you use and so on; information stored on your device, including if you give us access to contact information from your address book, log-in information, photos, videos or other digital content, check-ins. The Loosechange app will regularly collect this information in order to stay up to date; and information on transactions.

5.3. In cases where, in order to provide our service, personal data is to be collected from third parties who can be considered as autonomous data controllers, such as, for instance, likes on

Facebook, Instagram or Twitter put by the Users, we guarantee to process this data exclusively for the fulfilment of contractual obligations related to our service.

6. Bank Account and Financial Details

6.1. The Service requires the processing in read only mode of your bank account details and financial data such as your transaction history and balance. To ensure the maximum level of protection of your Data, Loosechange collaborates with the following service providers that store and process User's Data: AWS.

7. Platform Services

7.1. The Platform Services requires us to collaborate with various service providers (Issuers) in order to offer a variety of options (Platform Products) for users to choose from. For each Platform Product offered on the Platform, the Issuer of each product is the Data Controller, and AWS is our appointed Data Processor.

7.2. For each Platform Product you will be provided with the Issuer's Terms and Conditions, and Privacy Policy, before you are required to purchase any such products, and each Issuer will state the data they require us to process if you purchase any such products, in their Privacy Policy.

8. Fraud prevention, transaction monitoring, and account monitoring

8.1. Depending on your use of the service, we may also use your data to make certain automated decisions; this is called automated decision-making. We may use your personal data, including financial transaction data, to make automated decisions on the likelihood of you committing fraud on our platform. As a result of this automated decision making we may suspend your use of the services, either temporarily or permanently. You agree and acknowledge that you have understood this, and by accepting this Privacy Policy you agree and confirm that you give your explicit consent for this automated decision making to happen.

8.2. If you have been affected by the automated decision making, you may request human intervention or challenge the decision of the algorithm which results in the automated decision making by sending an email to info@loosechangeng.com with the words 'automated decision making' in the subject.

8.3. In addition to this we will use your personal information to help prevent fraud in a more general manner, by: trying to stop you from becoming a victim of fraud; confirming you are eligible to use our services; and complying with financial crime laws. The data we will use for

these purposes comes from the information you have provided us, the information from your device, and/or the information from third parties. Our legal basis for this activity is in complying with our legal obligations, complying with agreements between you and us, and/or legitimate interests (to develop and improve how we deal with financial crime and meet our legal responsibilities).

9. Other uses of the Data collected

The Data we collect from Users are also used for the following purposes:

Registration. Through User registration or authentication, you give Loosechange your consent to be identified and to access the App's services.

Facebook Authentication (Facebook, Inc.). Facebook Authentication is a registration and authentication service provided by Facebook, Inc., related to the social network Facebook.

Collected Data: Public Profile, Email, Friends, Date of Birth, Events, Location, likes and pictures, as specified in the Privacy Policy of Facebook.

Analytics. The services described in this section allow the Data Controller to control and analyse traffic data. The services also allow the tracking of the User's behaviour.

Google Analytics is an analytics service provided by Google, Inc.

Data collected: different types of Personal Data, such as Usage Data, as specified in the Privacy Policy of Google.

Email and Contact Management. These services allow the managing of email contacts and other contacts used to communicate with the User. The services may also allow the collection of Data concerning the date and time of display of the message by the User.

Mailgun Emails is an email management and storage service provided by Mailgun

Data collected: Email, as specified in the Privacy Policy of Mailgun

Newsletter By registering to the newsletter service, the User's email address is inserted in a mailing list. They will receive emails containing information, also of commercial and promotional nature, regarding Oval.

Data collected: Email and Name.

Advertising. This type of services allows User Data to be utilised for advertising communication purposes displayed in the form of banners and other advertisements on this Application, possibly based on User interests.

Ad Words is a remarketing and behavioural targeting tool to advertise across websites provided by Google, Inc.

Collected Data: Usage Data and various types of Data, as specified in the Privacy Policy of Google.

Facebook Conversion is a tracking tool for ads on the social network Facebook provided by Facebook, Inc.

Collected Data: Usage Data and various types of Data, as specified in the Privacy Policy of Facebook.

10. Mode and Place of Processing the Data

10.1. Security Measures

10.1.1 Loosechange processes Users' Personal Data in a proper manner and shall adopt appropriate security measures to prevent unauthorised access, disclosure, modification, or unauthorised destruction of the Data. Even where all precautions are adopted we cannot guarantee complete security in all events.

10.1.2. The Data processing is carried out using computers and/or IT enabled tools, following organisational procedures and modes strictly related to the purposes indicated.

10.2. Place of processing

10.2.1. The Data is processed at the Data Controller's operating offices and where the Data Processor's operating offices or other parties involved with the processing are located. If we or our service providers transfer personal data outside of Nigeria, we always require that appropriate safeguards are in place to protect the information when it is processed.

10.3. Retention time

10.3.1. The Data is kept strictly for the time necessary to provide the service requested by the User, or stated by the purposes outlined in this Privacy Policy.

10.3.2 The User may always request that the Data Controller suspend or remove the Data.

11. Data Transfer

11.1. The User consents to the transfer of the collected Data through the Service in the event of rearrangement, merger, sale, joint venture, transfer or any other arrangement method of the whole or part of the Company, of its goods and shares, according to the purpose and the limits of this document.

12. Legal Action

12.1. Your Personal Data may be used for legal purposes by the Data Controller, in Court or in the stages leading to possible legal action arising from improper use of this App or related services.

12.2. You acknowledge being aware that the Data Controller may be required to reveal personal data upon request of public authorities.

13. Rights of Users

You have the right, at any time, to:

13.1. Know whether your Personal Data has been stored and may consult the Data Controller to learn about their contents and origin (right of access);

13.2. Verify your Personal Data accuracy or ask for them to be supplemented, updated or corrected (right to rectification);

13.3. Request the erasure of your Personal Data or their transformation into anonymous format (right to erasure);

13.4. Request the restriction of processing of your Personal Data for any and all legitimate reasons (right to restriction of processing);

13.5. Receive your Personal Data in a structured, commonly used and machine-readable format and to transmit those data to another controller (right to data portability);

13.6. Withdraw the consent to the processing of your Personal Data at any time, without prejudice to the lawfulness of the processing based on consent before its withdrawal;

13.7. Object to the direct marketing activities carried out by Loosechange, including any segmentation for marketing purposes.

Requests should be sent to the Data Controller at: info@loosechangeng.com

14. Changes to the present Privacy Policy

14.1. The Data Controller reserves the right to change this Privacy Policy at any time by giving notice to its Users through this page. It is recommended, therefore, to check this page often and refer to the latest update date at the bottom of the page. If a User objects to all or any of the changes to the Policy, you must cease using the App and may request that the Data Controller remove your Personal Data. Unless stated otherwise, the then-current Privacy Policy applies to all your Personal Data processed by the Data Controller at the time.

Definitions

Personal Data (or Data)

Any information regarding a natural person, which is, or may be, identified or identifiable, even indirectly, by reference to any other information, including a personal identification number.

Usage Data

Information collected automatically from this App (or Third Party services employed in this App), which may include: IP addresses or domain names of the computers used by the Users, URI addresses (Uniform Resource Identifier), time of the request, method of request submission to the server, size of the file received in response, numerical code indicating the status of the server's answer (successful outcome, error, etc.), Country of origin, features of the browser and the operating system utilised by the User, various time details per visit (e.g., time spent on each page within the App) and details about the process followed within the App, specifically the visited pages sequence and other parameters about the device operating system and/or the User's IT environment.

Data Controller (or Owner)

The natural person, legal person, public administration or any other body, association or organization, also jointly with another Data Controller, having the right to make decisions regarding the purposes and the methods of processing of Personal Data and the means used, including the security measures concerning the operation and use of this App. The Data Controller, unless otherwise specified, is the Owner of this App.

User

The individual using this App, which must coincide with or be authorised by the Data Subject, to whom the Personal Data refers.

Data Processor

The natural person, legal person, public administration or any other body, association or organization authorised by the Data Controller to process the Personal Data in compliance with this Privacy Policy.

Platform Services

As defined in Paragraph 1 of Section 2 (Platform Terms) of our Terms and Conditions.

Issuer

Entities which provide the Platform Products.

Platform Products

The products offered and provided by the Platform and which are made available through the Loosechange Services.

LOOSECHANGE COOKIE POLICY

What is a cookie?

Cookies are small data files of information that a website or mobile application transfers to your hard drive or mobile device to store and sometimes track information about you. Although cookies do identify a user's device, cookies do not personally identify users.

Additionally, mobile devices may use other tracking files which are similar to cookies (for example iOS devices use Apple's 'identifier for advertisers' (IDFA) and Android devices use Google's Android ID). In the context of tracking within an App, the concept of a cookie will include an IDFA and an Android ID for the purpose of this Cookie Policy.

Why we use cookies

Our website and App use cookies to distinguish you from other users. This helps us to improve our website and App and to provide you with a good experience when you browse our website or use our App.

Types of cookies we use

We may use the following cookies:

Strictly necessary cookies: these are cookies that are required for the operation of a website and App, such as to enable you to log into secure areas.

Performance cookies: these types of cookies recognise and count the number of visitors to a website and users of an App and to see how users move around in each. This information is used to improve the way the website and App work.

Functionality cookies: these cookies recognise when you return to a website or App, enable personalised content and recognise and remember your preferences.

Targeting cookies: these cookies record your visit to a website or App, including the individual pages visited and the links followed.

Generally, the strictly necessary cookies and some performance and functionality cookies only last for the duration of your visit to a website or expire when you close an App: these are known as ‘session cookies’. The functionality cookies and some targeting and performance cookies will last for a longer period of time: these are known as ‘persistent cookies’.

Third party cookies

Some of the persistent and session cookies used by our website and App may be set by us, and some are set by third parties who are delivering services on our behalf. For example, we use Google Analytics to track what users do on the App so we can improve the design and functionality.

Blocking cookies

Most websites, mobile devices and apps automatically accept cookies but, if you prefer, you can change your browser, device or app settings to prevent that or to notify you each time a cookie is set. You can also learn more about cookies by visiting www.allaboutcookies.org which includes additional useful information on cookies and how to block cookies using different types of browser or device. To block the IDFA on your iOS mobile device, you should follow this path: Settings > General > About > Advertising and then turn on ‘Limit Ad Tracking’. To block Android ID on your Android device, you should follow this path: Google Settings > Ads and then turn on ‘Opt out of interest-based ads’.

Please note however, that (as with other websites and apps) by blocking or deleting cookies used on our website or App you may not be able to take full advantage of our website or App.

Children's Information

Our Website is directed to and is intended to be used only by persons who are 18 years of age or older. We do not knowingly collect information from children under 18. If you are under 18 years of age, you are not permitted to register for an account or otherwise submit any Personally Identifiable Information to us, including your name, address or e-mail address. If we discover that we have collected any Personally Identifiable Information from a child under the age of 18, we will suspend the associated account and remove that information from our database as soon as possible. By registering for an account or submitting any Personally Identifiable Information to us, you represent and warrant that you are 18 years of age or older.

Links to Third Party Websites

Our Website may contain links to third party websites and services, including those of our partner networks. Please note that these links are provided for your convenience and information, and the websites and services may operate independently from us and have their own privacy policies or notices, which we strongly suggest you review. This Privacy Policy applies to Loosechange and our Website only. We do not accept any responsibility or liability for the policies or practices of any third parties. If you choose to access any websites or services linked from our Website, please check the applicable policies before you use or submit any personal data to such website or service.