

Find My SME Privacy Policy

This Privacy Policy discloses the privacy practices of Find My SME and the possible uses of the information that we gather via <http://www.findmysme.com/>, and via other submissions by you to Find My SME (together, the "Site and Services"). Find My SME is committed to the privacy of our customers and SMEs, by using the Site and Services you consent to the terms of this Privacy Policy. If you do not agree to the terms and conditions of this Privacy Policy, including having your personally identifiable information ("Personal Information" as defined below) used in any of the ways described in this Privacy Policy, you may not be able to use certain parts or features of our Site and Services, and in some instances, this may necessitate the revocation of your membership. Find My SME will update this Privacy Policy from time-to-time in our sole discretion. It is your, as a customer and/or as a SME, responsibility to review the Privacy Policy for any changes each time that you use the Site and Services and you are bound by such changes. Your use of the Site and Services following us posting a new privacy policy on our Site signifies that you agree to and accept the Privacy Policy as modified.

This Privacy Policy is part of our Find My SME Membership Agreement, Terms of Use, and all other terms of using our Site and Services.

In the content below "Customer" refers to any person or entity seeking SME services. SME refers to "Subject Matter Experts" who provide services. Membership fee and Subscription are used interchangeably.

Information Collected

Find My SME collects information on our users in various ways, such as, by your voluntary submissions, participation in services provided via the Site and Services, from third parties with your consent, and through cookie and other tracking technology. Find My SME collects the following information:

- *Personal Information*

"Personal Information" refers to information that tells us specifically who you are, such as your name, phone number, email, postal address, and possibly information relating to certain support or customer service issues. In many cases, we need this information to provide you the services that you may have requested.

- *Submission of Reviews, Ratings, and Comments*

We collect information that you voluntarily provide as part of our Site and Services, including messages, posts, comments, responses, reviews, and ratings you submit through the Site and Services, ("User Generated Content"). Find My SME may in our sole discretion share your User Generated Content with others such as your business reviews. If you do not want certain information shared with others, you should not submit User Generated Content, or should not submit User Generated Content that contains information or Personal Information you do not want shared in this manner. Once You have submitted User Generated Content, we reserve the right to publish it in any medium to others.

- *Aggregate Information*

We may collect general, non-personal, statistical information about the use of the Site and Services, such as how many visitors visit a specific page on the Site, how long they stay on that page, SME profiles viewed, and which hyperlinks, if any, they click on. This information represents a generic overview of our users, including their collective viewing habits, and allows us and other third parties to modify information, promotions, offers and/or discounts on products and services based on user traffic and behavior. We collect this information through the use of technologies such as 'cookies' and web

beacons, which are discussed in greater detail below. We collect this information in order to help enhance the Site and Services to make for a better user, customer and/or SME, experience.

- *Third Party Information*

We may supplement information you provide to us with information from other sources, such as information to validate or update your address, payment card or other demographic and lifestyle information. We use this information to help us maintain the accuracy of the information we collect, to enable us to fulfill our products and services, to target our communications so that we can inform you of products, services and offers that may be of interest, and for internal business analysis or other business purposes consistent with our mission.

Use of Information

The information Find My SME collects is used in a variety of ways, including

- for internal review;
- to improve the Site and Services;
- to optimize third-party offers of products and/or services;
- to verify the legitimacy of reviews and ratings;
- to notify you about updates to the Site and Services;
- to let you know about products, services, and promotions that you may be interested in;
- to get reviews and ratings;
- for our marketing purposes and the marketing of discounts offered through our Site and Services by service contractors or health care related providers (collectively "Service Providers");
- to fulfill and provide products and services, including personalized or enhanced services, requested by you; and
- internal business analysis or other business purposes consistent with our mission; and to carry out other purposes that are disclosed to you and to which you consent.

Disclosures and Transfers of Information

We do not disclose Personal Information to third parties, except when one or more of the following conditions is true:

- We have your permission to make the disclosure;
- The disclosure is necessary for the purpose for which the personal information was obtained;
- The disclosure is to the service provider, SME, from whom you purchased services through the Find My SME platform. Note: Find My SME is not responsible for the use of your personal information by service providers, SMEs.
- The disclosure is to financial service providers in order to fulfill and carry out the purchase and provision of goods and services requested by you, the customer and/or SME;

- The disclosure is permitted by relevant law;
- The Personal Information to be disclosed is otherwise publicly available in accordance with the applicable law;
- The disclosure is reasonably related to the sale or other disposition of all or part of our business or assets;
- The disclosure is combined with information collected from other companies and used to improve and personalize services, content, and advertising from us or third parties;
- The disclosure is in our sole discretion necessary for the establishment or maintenance of legal claims or legal compliance, to satisfy any law, regulation, subpoena or government request, or in connection with litigation;
- The disclosure is in our sole discretion about users who we believe are engaged in illegal activities or are otherwise in violation of our Find My SME Membership Agreement, even without a subpoena, warrant or court order; or
- The disclosure is to outside businesses to perform certain services for us, such as maintaining our Site and Services, mailing lists, processing orders and delivering products and services, sending postal mail, processing claims for lost or stolen certificates, providing marketing assistance, confirming your identity for review integrity, and data analysis ("Administrative Service Providers"), including Administrative Service Providers outside the country or jurisdiction in which you reside.

Prior to sharing of your Personal Information with others, agreements are made between Find My SME and such outside parties to whom we are transferring data to provide for the allowable use and security of the transferred information in accordance with this Privacy Policy and applicable law. If Find My SME becomes aware that any such outside party is improperly using or disclosing Personal Information, it will notify that outside party and request that it take reasonable steps to cease such use or disclosure.

We may provide certain Personal Information as a service to others for their marketing purposes. We may also disclose your name and address to Service Providers, SMEs and/or customers when you submit User Generated Content relating to those Service Providers, SMEs, and/or customers. If you properly notify us that you no longer want us to share your Personal Information, we will cease sharing your Personal Information. However, except as otherwise stated in this Privacy Policy, we do not directly control the third parties to which we share such Personal Information and you will need to further notify such third parties directly if you would like them to cease use of your Personal Information.

We may also disclose aggregate visitor data in order to describe the use of the Site and Services to our existing or potential business partners or other third parties, or in response to a government request. We may also share aggregated demographic and preference data with third parties to enable the provision of targeted information, promotions, offers and/or discounts on products and services.

Data Security, Integrity, and Access

The Personal Information you provide and we collect is stored within databases that is controlled through our Administrative Service Providers. As we deem appropriate and as required by the applicable law, we use security measures appropriate for the sensitivity of the Personal Information and consistent with industry standards, including physical, organizational and technological protections, such as firewalls, to protect your Personal Information. We also use industry standard encryption technology to

protect credit card and password information. However, since no security system is impenetrable, we cannot guarantee the security of our databases, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the Internet.

Personal Information may only be accessed by persons within our organization, our third party service providers, SMEs and payment processors, who require such access to provide you with the services indicated above, or any other party that you have provided the authorization to share such information with.

We retain Personal Information that we collect only as long as reasonably necessary to fulfill the purposes for which it was collected or to otherwise meet any legal requirements.

By submitting your Personal Information, you consent to having your personal data transferred to, processed, and stored in the United States. You, customer and/or SME, will generate your own user ID and a password when you as part of your participation and access to the Site and Services. Your user ID and password may only be used by you and the members of your household. You may not share your user ID and password with anyone else, and you are solely responsible for maintaining and protecting the confidentiality of your user ID and password. You are fully responsible for all activities that occur under your user ID and password.

Credit Card Information

We may share credit card information with trusted third parties in order to bill you for our service. We use third parties for secure credit card transaction processing, and we send billing information to those third parties to process your orders and payments or to validate your credit card information on file. Credit card information is encrypted during transmission and whenever stored within our systems or with our vendors. In addition to utilizing encryption that meets the US Government's FIPS 140-2 Certification, we take care to store only the amount of information required to bill you for services.

Our credit card processing vendors use security measures to protect your information both during the transaction and after it's complete. Credit card processing vendor is certified as compliant with multiple industry-standard compliance frameworks including the Payment Card Industry (PCI) Service Provider Level 1, the SSAE-16 audit standard.

Children's Privacy

Find My SME does not intend the Site and Services to be used by individuals under the age of majority within the jurisdiction within which they reside without the supervision of a parent or guardian of majority age. Find My SME relies upon such parents or guardians to determine if the Site and Services is appropriate for the viewing, access, or participation by such individuals under the age of majority. If an individual under the age of majority uses the Site and Services, such individual may only use the Site and Services under the supervision of a parent or guardian of majority age.

We do not seek or knowingly collect any Personal Information about children under 13 years of age. If we become aware that we have unknowingly collected Personal Information from a child under the age of 13, we will make commercially reasonable efforts to delete such information from our database.

If you are the parent or guardian of a minor child who has provided us with Personal Information, you may contact us using the information below to request it be deleted.

Your California Privacy Rights

This privacy policy describes how we may share your information for marketing purposes. It applies to all Find My SME customers and SMEs, including California residents:

- We share information with others as more fully set forth above in ***Disclosures and Transfers of Information***.
- We share your information with other parts of our business and with our service providers. See above: ***Disclosures and Transfers of Information***.

Your Nevada Privacy Rights

Under Nevada law, Nevada residents may opt out of the sale of certain “covered information” collected by operators of websites or online services. We currently do not sell covered information, as “sale” is defined by such law, and we don’t have plans to sell this information. However, if you would like to be notified if we decide in the future to sell personal information covered by the Act, please go to contact@findmysme.com to provide your name and email address. You are responsible for updating any change in your email address by the same method and we are not obligated to cross-reference other emails you may have otherwise provided us for other purposes. We will maintain this information and contact you if our plans change. At that time we will create a process for verifying your identity and providing an opportunity to verified consumers to complete their opt-out. Please become familiar with our data practices as set forth in this privacy policy. We may share your data as explained in this privacy policy, such as to enhance your experiences and our services, and those activities will be unaffected by a Nevada do not sell request. You may also have other choices regarding our data practices as set forth elsewhere in this privacy policy.

You may contact us with any questions, or to request a list of third parties to whom we may disclose information for marketing purposes and the categories of information we may disclose. See below: How to Contact us.

How to Contact Us

All requests, questions, concerns, or complaints about your Personal Information or this Privacy Policy, please contact Find My SME via email at the following: contact@findmysme.com