

Privacy Policy

Effective Date: Nov. 1, 2013

iQuantifi, Inc. (“iQuantifi”) values the privacy of its users and others who visit and use www.iQuantifi.com and its associated products and services (the “iQuantifi Site”) (collectively “Users” or individually “User”). This Privacy Policy (the “Privacy Policy”) governs the information you provide to iQuantifi or that iQuantifi learns from your use of the iQuantifi Site and explains how iQuantifi may collect, use and in some instances share this information.

BY ACCESSING, BROWSING, OR USING THE IQUANITIFI SITE, YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED, READ, UNDERSTOOD AND AGREE TO BE BOUND BY THE FOLLOWING PRIVACY POLICY AND ANY UPDATES. For purposes of compliance with the Gramm-Leach-Bliley Act, 15 U.S.C. 6802 (the “GLB Act”), this Privacy Policy shall serve as both your initial notice and annual “Privacy Notice” as defined under the GLB Act.

Modifications

iQuantifi reserves the right, at our discretion, to change, modify, add, or remove portions of this Privacy Policy at any time, provided that if such modifications materially limit your rights and/or expand your obligations hereunder, iQuantifi will notify you electronically, such as by e-mail or through the iQuantifi Site. Such material modifications will take effect on the earlier of the date you indicate your assent (by clicking “Accept” or otherwise) or 30 days after iQuantifi’s notice of the changes. If at any time you disagree with the Privacy Policy or any modifications thereof, you may terminate receipt of the services and shall cease using the iQuantifi Site. Your continued use of the iQuantifi Site after the revised Privacy Policy become effective (such as following notice as set forth above) indicates that you have read, understood, and agreed to the revised Privacy Policy. Any information that iQuantifi collects from you online is subject only to iQuantifi’s most current Privacy Policy in place at the time that such information is collected.

The Information iQuantifi Collects

Personally Identifiable Information

We may collect personal information that can identify you such as your name and e-mail address and other information that does not identify you. When you provide personal information through the iQuantifi Site, the information will be maintained in servers located in the United States.

We may collect and store any personal information you enter in the iQuantifi Site. This includes identifying information, such as your name, address, e-mail address, and telephone number, and, if you transact business with us, financial information such as your payment method (valid credit card number, type, expiration date or other financial information). We also may request information about your interests and activities, your gender and age, your financial life, review and comments and other information you view or contribute to the iQuantifi Site.

Nonpersonally Identifiable Information

Cookies

When you visit the iQuantifi Site, we may send one or more cookies – a small text file containing a string of alphanumeric characters – to your computer. iQuantifi may use both session cookies and persistent cookies. A persistent cookie remains after you close your browser and may be used by your browser on subsequent visits to the iQuantifi Site. By using these cookies, we can “remember” what you have done on the iQuantifi Site before and personalize our site for you. We link these cookies to personally identifiable information such as a user name, e-mail address or geographical location in order to identify technical issues and track site usage behavior.

These cookies can be removed, but each web browser is a little different, so please look through your browser “Help” file to learn the correct way to modify your cookies set-up. Please note that disabling cookies may prevent you from accessing some of the functionality and site offerings available via the iQuantifi Site.

Web Beacons

Web beacons (also known as clear gifs, pixel tags or web bugs) are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of web users or to access cookies. Unlike cookies which are stored on the user’s computer hard drive, web beacons are embedded invisibly on the web pages (or in e-mail) and are about the size of the period at the end of this sentence. Web beacons may be used to deliver or communicate with cookies, to count users who have visited certain pages and to understand usage patterns.

How iQuantifi Uses Information

iQuantifi uses the personally identifiable information that it collects to:

- We will not sell your data.
- deliver the products and services that you have requested;
- perform research and analysis about your use of, or interest in, our products, services, or content of the iQuantifi Site;
- aggregate data such as anonymous personal financial data you may enter into our tools. This aggregate information does not identify particular users or otherwise allow anyone to recover sensitive information about individual users. Aggregate information belongs to iQuantifi, and is not subject to this privacy policy.
- Communicate with you by e-mail, and/or postal mail about products or services that may be of interest to you;
- Verify your eligibility and deliver prizes in connection with contests and promotional offers;
- Enforce our terms and conditions;
- Manage and improve our business; and
- Perform functions as otherwise described to you at the time of collection.

User Profile and Password

When you set up a user account on the iQuantifi Site (including creating of username and password), you have access to your personal information and you may update, correct, or delete your account information at any time. **YOU ARE RESPONSIBLE FOR MAINTAINING THE SECRECY OF YOUR UNIQUE PASSWORD AND ACCOUNT INFORMATION AT ALL TIMES.**

Third Party Offers

Through the use of the iQuantifi Site you may have the option of dealing with third parties advertised on our site such as banks, lenders, credit card issuers, etc. Any information you choose to give to these third parties will be governed by their privacy policies. iQuantifi shall have no liability for the safety, accuracy, or reliability of these third party websites or services. We recommend reviewing the privacy policy of any third party site that is linked to the iQuantifi Site.

Contests, Giveaways and Surveys

Should you wish to participate in any contests or promotional offers as are available from time to time on the iQuantifi Site, any information you submit in connection with such activities will be subject to this Privacy Policy and any additional rules and policies applicable to such contest or offer.

Commitment to Data Security

We cannot ensure or guarantee the security of any information you transmit to us and you do so at your own risk. Once we receive your transmission of information, iQuantifi makes reasonable efforts to ensure the security of our systems, including use of a firewall, content filtering, intrusion detection, SSL encryption and access controls. Our facility requires issued badges, and is monitored 24/7. The data is only accessible to employees with authorized access. However, please note that this is not a guarantee that such information may not be accessed, disclosed, altered or destroyed by a breach of any of our physical, technical, or managerial safeguards.

If iQuantifi learns of a system security breach, then we will notify you to the extent required by applicable law.

Contacting iQuantifi

If you have questions, comments or concerns about this Privacy Policy, please e-mail us at support@iquantifi.com or write to us at
iQuantifi, Inc.
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