

Privacy Policy

Votico Finance Company We understands the importance of maintaining the confidentiality and security of your information and seek to secure your privacy during your visit to our website. The term “You” refers to anyone who uses or visits this website. Use of this website constitutes acceptance of the privacy policy. Do not use or access this policy if you do not want to be bound by this policy.

This privacy policy outlines the types of information you may provide to us or we may collect from or about you when you visit this Site, and our practices for collection, use, and disclosure of this information. By using our Site, you consent to the procedures and practices discussed in this policy, except to the extent certain applications are provided by a third party. For certain third-party applications framed or hosted on our Site, your information is collected directly by that third party, and their privacy policy governs their collection and use of your information. We may, from time to time, change this privacy policy, and your continued use of the Site after we make changes shall constitute your acceptance of those changes, so please check the Privacy Policy periodically for any changes or updates. The most recent version of this privacy policy is indicated by the version date located at the bottom of it. If you do not agree with any provisions of this Privacy Policy, you must not access or use our Site. If you have any questions regarding this privacy policy, then you may contact us at the e-mail address and/or telephone number provided on our Site.

Key Terms. Throughout this privacy policy, we use a few specialized terms. When we use the term “Personally Identifiable Information” in this privacy policy, we mean information that is specific to you as an individual, like your name, postal address, e-mail address, or telephone number. The term “**User Information**” incorporates all of your Personally Identifiable Information and any other forms of information discussed in this privacy policy. Information is said to be “anonymized” if it does not identify individual persons or entities, or associate a particular person or entity with such information.

Our Information Collection, Use, and Disclosure Practices. Except as set forth in this policy, we will not use, disclose, or transfer your User Information unless, subject to applicable contractual or legal restrictions or required consents (1) you expressly authorize us to do so; (2) it is necessary to allow our service providers or agents to provide services for us, and, as applicable, they have agreed to maintain the same level of security and privacy of your information as we provide; (3) it is necessary in order to provide our products or services to you (and contact you when necessary); (4) we are sending you other information that may be useful to you; (5) it is disclosed to entities that perform marketing services on our behalf or to other entities with whom we have joint marketing agreements, and where, as applicable, such companies have agreed to maintain the requisite levels of privacy and security over certain types of information; (6) it is necessary to protect the confidentiality or security of your records; (7) it is necessary in connection with a sale of all or substantially all of our company assets or if we were to merge with or into another entity; (8) it is necessary in connection with other business purposes including, without limitation, customer care, dispute resolution, service quality assurance, business management and operation, risk assessment, security, fraud and crime prevention/detection/monitoring, research and analysis, marketing, and/or assessing customer purchasing preferences and trends; (9) it is necessary to comply with law enforcement, governmental mandate, or other legal requirement, if appropriate, for your protection or in connection with an investigation or prosecution of possible unlawful activity; (10) it is necessary for us to provide it to our attorneys, accountants, regulators, auditors or other advisors; or (11) it is otherwise required or permitted by law.

Information You Affirmatively Provide. When you fill out a form on our Site, sign up for communications from us, or ask us to contact you, we collect the information you provide and use it for the specified purpose for which you provided it, and potentially for other expected, related purposes. We only collect personally identifying information on this site that is provided by the user voluntarily through Request Forms.

This site is intended for public use and no requirement for the provision of personal information is required for this type of informational use. When providing your personal information for contact request or quote, you have initiated and affirmed a relationship (as defined by the National Do Not Call Registry). As such, you have waived any right in perpetuity for any such later claim of contact without consent. Please see the Revising Your Information section below for the steps to stop any such future contact. We will always honor your “Do Not Contact” request.

Other Types of Information We May Collect. In addition to information you affirmatively provide to us, when you visit our Site to browse, we may collect, use, and store certain “**Site Traffic Information**” such as the type of operating system, computer modem, device ID and Internet browser you are using, the date and time you access our Site, the number of times you visit our Site, the particular pages you view, and the length of your visits to our Site. We may use this Site Traffic Information to improve our Site and user experience, and we may share this information with third parties if we choose to disclose anonymized Site Traffic Information for marketing or commercial purposes.

Web Analytics Tools, Cookies and Web Beacons.

We may use various website analytics tools and technologies regarding activities on our Site that require storage of web session data. The overall aim of these tools is to aid in making our Site easy to use, to proactively identify and correct error conditions and to provide more relevant advertising and content to you. These tools and technologies are also used to assist website visitors who report problems in the use of our Site. Stored web session data is used in accordance with this privacy policy.

We may employ cookies (i.e., small text files) that our Site may send to your browser for storage on your hard drive, and later processes may check for the presence of such cookies. We may use such cookies to make use of our Site easier by saving your status and preferences upon visits to our Site. Most browsers are initially set to accept cookies, but you may be able to change the settings in your browser to refuse cookies, or to alert you when cookies are being sent. We may also employ cookies, web beacons, or site instrumentation, to monitor the behavior of visitors to our Site and activity on our Site, such as the number of visitors to our Site.

Third-party service providers may also place and administer cookies and web beacons via our Site or check for the presence of our cookies on your device. Such third parties may collect your anonymized information and perform website analytics as described in this privacy policy. We and/or such third parties may also use work product created by such third parties based upon web analytics data or other similar data collected from visitors to our Site in connection with providing you with more relevant advertising and content.

Information from Third-Party Sources. We may also collect information about you from third-party sources, including any information you make publicly available on Social Media platforms or other online or offline resources.

Third Party Websites and Applications. You may have the option to enter or link to a third-party website or application through our Site, or you may have the option to enter our Site from another third-party website or application. Since we cannot be assured that such third-party websites follow our

privacy policies, we encourage you to ask questions and review the privacy policies of these third parties. We have no responsibility or liability for the actions or policies of these independent sites, do not endorse any product or service that may be mentioned or offered in such sites, and are not responsible for the content or privacy practices of such sites. Please contact such third parties directly for questions or concerns regarding their privacy practices. For any e-commerce or payment capabilities offered on or through our Site, such payments are managed by a third-party service provider and any payment-related information is collected directly by such third-party service provider. Such provider's terms of use and privacy policy govern their provision of this payment service and their collection and storage of any information you provide through their hosted payment application, portal, or widget.

Revising Your Information. If you use our products, services, or Site, then you have voluntarily consented to our practices and procedures regarding your information as described in this privacy policy, any applicable Terms and Conditions of Use for our Site, and other written documentation that may be provided to you regarding our products, services, or Site. If you do not want us to use your information as described herein, or if you would like to modify your information in our records or remove your information from our databases for marketing purposes, then please contact our Customer Service at the address and/or phone number provided on our Site. Without the use of your information, however, we may not be able to provide you the products, services, or information you request. We will promptly respond to your information revision requests, but may retain copies of such information as necessary for us to comply with governmental orders, resolve disputes, troubleshoot problems, enforce any agreement you have entered into with us, and as otherwise reasonably necessary for our business purposes.

Security. We employ and maintain technology and security measures designed to protect your information. When you submit sensitive information on our Site, that information is subject to a variety of protections. However, no data transmission over the Internet can be guaranteed as 100% secure. As a result, while we strive to protect your information, we cannot ensure or warrant the security of any information you transmit to us or receive from us.

Promotional E-mails. We may send you emails with promotional offers if you provide us with your email. If you would no longer like to receive e-mailed special event information, sales notifications, or other messages from us, please send an e-mail to our Webmaster or follow the "Unsubscribe" instructions on such e-mails. Your e-mail address will be removed from our marketing list. Please allow us a reasonable period of time in order to satisfy your request, as some promotions may already be in process.

Children's Privacy. Our site is not intended for anyone under 13 years of age. We are sensitive to privacy issues and look to protect your child's information. We also strive to be fully compliant with the Children's Online Privacy Protection Act (COPPA). We strongly encourage parents and guardians to regularly monitor and supervise their children's online activities. We do not knowingly collect Personally Identifiable Information from children under 13 on our Site without first obtaining verifiable consent from the child's parent or guardian. **NOTICE: Visit <https://www.consumer.ftc.gov/articles/0031-protecting-your-childs-privacy-online> for information from the Federal Trade Commission about protecting children's privacy online.**

Your California Privacy Rights. Under California Law, California residents have the right to request in writing from businesses with whom they have an established business relationship, (a) a list of the categories of Personally Identifiable Information, such as name, e-mail and mailing address and the type

of services provided to the customer, that a business has disclosed to third parties (including affiliates that are separate legal entities) during the immediately preceding calendar year for the third parties' direct marketing purposes and (b) the names and addresses of all such third parties. To request the above information, please contact Customer Service at the e-mail address and/or telephone number provided on our Site or write to us (with a reference to California Privacy Disclosure Information) at the address listed on our Site. We will endeavor to respond to such requests for information access within 30 days following receipt at the e-mail or mailing address stated above. If we receive your request at a different e-mail or mailing address, we will respond within a reasonable period of time, but not to exceed 150 days from the date received. Please note that we are only required to respond to each customer once per calendar year.

We treat the data of everyone who comes to our Site in accordance with this privacy policy, whatever their "Do Not Track" setting.

Your Data Protection Rights Under GDPR. If you are a resident of the EEA, you have certain data protection rights. Company aims to take reasonable steps to allow you to correct, amend, delete, or limit the use of your Personal Data. If you wish to be informed what Personal Data, we hold about you and if you want it to be removed from our systems, please contact us.

In certain circumstances, you have the following data protection rights:

- The right to access, update or to delete the information we have on you. Whenever made possible, you can access, update or request deletion of your Personal Data directly within your account settings section. If you are unable to perform these actions yourself, please contact us to assist you.
- The right of rectification. You have the right to have your information rectified if that information is inaccurate or incomplete.
- The right to object. You have the right to object to our processing of your Personal Data.
- The right of restriction. You have the right to request that we restrict the processing of your personal information.
- The right to data portability. You have the right to be provided with a copy of the information we have on you in a structured, machine-readable, and commonly used format.
- The right to withdraw consent. You also have the right to withdraw your consent at any time where Company relied on your consent to process your personal information.

Please note that we may ask you to verify your identity before responding to such requests.

You have the right to complain to a Data Protection Authority about our collection and use of your Personal Data. For more information, please contact your local data protection authority in the EEA.

Contact Us. Please contact us with any questions: contact@votico.finance