

# PRIVACY POLICY

Effective Date: Oct 30, 2018

This Privacy Policy explains how FINTERRA (“FINTERRA” or “we”) uses personal and other types of information we collect from you when you visit us at [www.finterra.org](http://www.finterra.org) (the “Site”). This policy does not apply to the practices of companies not owned or controlled by FINTERRA or to people whom FINTERRA does not employ or manage. If you do not agree with our practices, please do not use our Site and the Services. Your access to and use of the Site and Services is also subject to the Terms of Use. All terms which are not defined here are defined in the Terms of Use.

## Types of Information We Collect:

**Personal Information:** We collect personal information you provide to us when you create an account. Such personal information consists of: your full name, username, email address, your address, country of residence, age, credit card and bank information (without the CVV code), details of any requests or transactions you make through the eService, and communications you send to us or submit to the Site (“Personal Information”);

**Aggregate and Anonymous Data:** Aggregate and anonymous data is information that does not identify you specifically, including data collected automatically when you enter our Site (“Non-Personal Data”). This may include cookies, pixel tags, web beacons, browser analysis tools and web server logs. This also includes information from the devices you use to access our Site or mobile platform, your operating system type or mobile device model, browser type, domain, and other system settings, as well as the language your system uses and the country and time zone of your device. Our server logs may also record the IP addresses of the devices you use to interact with the Site. We may also collect information about a website you were visiting before you came to our Site and any website you visit after you leave our Site, if this information is supplied to us by your browser. We may also use software tools, such as Java script, to measure and collect session information, including page response times, download errors, and methods used to browse away from the page. Non-Personal Data also includes some data collected by location services.

## How We Use Personal Information and Non-Personal Data

- i. We use Personal Information and Non-Personal Data to
- ii. Build, operate and improve our Site and the Services.
- iii. Perform user analytics; iv. Provide customer support.
- v. Communicate with you and provide additional information that may be of interest to you such as, for example, projects that we believe may be of interest to you based on your geographic location and previous use of the Service;
- vi. Send you reminders, technical notices, updates, security alerts and support, and administrative messages; vii. Manage our everyday business needs such as Site administration, analytics, fraud prevention, or to comply with the law.

## When and Why We Disclose Personal Information and Non-Personal Data

Except as provided herein, we will not display on the Site, or otherwise disclose your Personal Information to any third parties unless it is necessary to provide the Services, when required by law, or if we have good faith belief that such action is reasonably necessary to:

- a. comply with current judicial proceedings, a court order or legal process served on us.
- b. protect and defend our rights, property and interests, including enforcing our agreements, policies and Terms of Use.

- c. respond to claims that any submitted content violates the rights of third parties.
- d. respond to your requests for customer service.
- e. protect the rights, property or personal safety of FINTERRA, its members and the public.
- f. in connection with, or during negotiations of, any merger, sale of company assets, financing or acquisition of all or a portion of our business by another company, or g. with your consent to share the information.

If you have created an account at FINTERRA, some information about you will be publicly available, such as: a. your account name.

- b. any information you choose to add to your profile (such as a picture, bio, your location); A projects you have backed;
- c. projects you have launched.
- d. any comments you have posted on the Site.

If you are a Backer, we will share your account name and the amount of your donation with the Project Creators and your payment information with our third-party payment processor. If you are a Project Creator, you will be asked to verify your identity before the project beginning. Every Project Creator's verified name will be publicly displayed on their profile and on any projects they launch.

We may share Non-Personal Data with analytics companies to learn information about how our users interact with the Site. This enables us to optimize the Service and improve our efforts. See also "Third Party Analytics" below. We will never sell your Personal Information or Non-Personal Data.

### **Your Choices**

You can opt-out of receiving our emails by following the unsubscribe instructions included in each such email or by contacting us at [info@finterra.org](mailto:info@finterra.org). You can modify or delete the Personal Information you have provided to us by logging in and updating your profile. We will retain your information only for as long as needed to provide you the Services or if necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. We employ generally accepted industry standards to protect your personal information and we continuously strive to protect your information and privacy as much as we can. Unfortunately, no data transmission over Wi-Fi or the Internet can be 100% secure. As a result, we cannot guarantee or warrant the security of any information you disclose or transmit to us online.

### **Third Party Analytics**

This Privacy Policy only addresses the use and disclosure of information by FINTERRA. We may use analytics services to help us analyse the information we have collected from you. These analytics services may use cookies, web beacons and other devices and technologies to track traffic data. Data that they collect typically includes, but is not limited to, your IP address, your ISP, the browser you use to visit our Site. This Privacy Policy does not apply to, and we are not responsible for, such technologies placed by third party analytics services.

FINTERRA is not directed at children under the age of 18 and does not consciously collect any Personal Information from children under the age of 13. We request that all FINTERRA users be at least 18 years old (or a legal age in your jurisdiction) or have received parental consent and supervision when using the Service.

**Children**

FINTERRA is not directed at children under the age of 18 and does not consciously collect any Personal Information from children under the age of 18. We request that all FINTERRA users be at least 18 years old (or a legal age in your jurisdiction) or have received parental consent and supervision when using the Service.

**Modifications**

We may occasionally modify the Privacy Policy. All changes will be effective upon posting on the Site. You can determine when the Privacy Policy was last revised by referring to the "Last Updated" legend at the top of the page. You agree to be bound by any such changes if you continue to use the Site after such changes have been posted. We may change, restrict access to, suspend or discontinue the Site or the Service, or any portion thereof, at any time.

**Questions about Our Privacy Policy**

If you have any questions or concerns regarding this Privacy Policy, you may contact us by e-mail at [info@finterra.org](mailto:info@finterra.org)