

PRIVACY POLICY

Last Modified: July 29, 2016

Introduction

We respect your privacy and are committed to protecting it through our compliance with this privacy policy.

This privacy policy describes the types of information we may collect that you may provide when you visit www.cash4members.com (hereinafter “c4m” or the “Website”), our practices for collecting, using, maintaining, protecting and disclosing that information and your choices about such uses and disclosures.

We encourage you to read this privacy policy carefully when visiting our Website. By using our Website, you are accepting the practices described in this privacy policy.

If you have any questions about our privacy practices, please refer to the end of this privacy policy for information on how to contact us.

This privacy policy applies to information we collect:

- on this Website,
- in e-mail, text and other communications between you and this Website,
- through mobile and desktop applications you download from this Website, which provide dedicated non-browser-based interaction between you and this Website, or
- when you interact with our advertising and applications on third-party websites and services, if those applications or advertising include links to this policy.

It does not apply to information collected by:

- us offline or through any other means, including on any other website operated by us or any third party (including our affiliates and subsidiaries); or
- any third party (including our affiliates and subsidiaries), including through any application or content (including advertising) that may link to or be accessible from or on the Website.

Please read this privacy policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Website. By accessing or using the Website, or by clicking to accept or agree to the Terms of Service or the Terms of Use when this option is made available to you, you agree to this privacy policy. This privacy policy may change from time to time (see “**Changes to Our Privacy Policy**”). Your continued use of the Website after we make changes to this privacy policy is deemed acceptance of those changes, so please check this privacy policy periodically for updates.

Information We May Collect About You and How We Collect It

We may collect several types of information from and about users and webmasters (that is, a self-employed person or entity being registered on the Website and being the beneficiary of the compensation for the promotion of certain websites)) of our Website, including information:

- by which you may be personally identified, such as first and last name, mailing address, email address, billing information, IP or “Internet Protocol” addresses, demographics, passwords or other online contact information, telephone number, any other information the Website collects that is defined as personal or personally identifiable information under applicable law or other identifier by which you may be contacted online or offline (“**personal information**”);
- that is about you but individually does not identify you; or
- about your internet connection, the equipment you use to access our Website, usage details (such as the web pages you visit, the links you click, and the searches you conduct on our Website), your browser type and language, access times, and the content of any undeleted cookies that your browser previously accepted from us.

We may collect this information:

- directly from you when you provide it to us,
- automatically, as you navigate through the site. Information collected automatically may include usage details, IP addresses and information collected through cookies, web beacons or other tracking technologies, or
- from third parties, for example, other websites controlled by us or our affiliates, our business partners or other third parties.

All information we collect on this Website is subject to this Privacy Policy. By using the Website, you consent to all actions taken by us with respect to your information in compliance with this Privacy Policy.

Information You Provide To Us

The information we collect on or through our Website may include:

- Information that you provide by filling in forms on our Website. This includes information provided at the time of registering to use our Website, subscribing to our service, posting material or requesting further services. We may also ask you for information when you enter a contest or promotion sponsored by us, and when you report a problem with our Website.
- Records and copies of your correspondence (including e-mail addresses), if you or any authorized service providers that perform certain services on our behalf (e.g. webmaster/customer support services) contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions, if any, you may carry out through our Website and of the fulfillment of your orders. You may be required to provide financial information before placing an order through our Website.
- Your search queries on the Website.
- We may also collect and store personal information about other people that you provide to us. If you use our Website to send others information that may interest them or messages through our system, we may store

your personal information, and the personal information of each such recipient. Similarly, if you use our Website to upload, share or distribute content (including videos, comments or other submissions), and such content contains personal information about others, such information may be stored in order to allow for such uploading, sharing or distribution.

- When you access our Website from a mobile device like a tablet or phone, we may receive information about your location, your device, including one or more unique identifiers for your device, and your mobile carrier. We may use this information to provide you with location-based services, such as advertising, search results, and other personalized content. Most devices allow you to turn off location services.

You also may provide information to be published or displayed (hereinafter, “**posted**”) on public areas of the Website, or transmitted to other users of the Website or third parties (collectively, “**User Contributions**”). Your User Contributions are posted on and transmitted to others at your own risk. Although, we may limit access to certain pages, please be aware that no security measures are perfect or impenetrable. Additionally, we cannot control the actions of other users of the Website with whom you may choose to share your User Contributions. Therefore, we cannot and do not guarantee that your User Contributions will not be viewed by unauthorized persons.

Information We May Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions and patterns, including:

- details of your visits to our Website, including any form of aggregate data, navigational data, tracking data, location data, click-stream data, or historical data, number of clicks and how you interact with links on the Website, domain names, landing pages, pages viewed, and other such information, log files and other communication data and the resources that you access and use on the Website; and
- information about your computer and internet connection, including your IP address, operating system and browser type and language, access times, the content of any undeleted cookies that your browser previously accepted from us. An IP, or “Internet Protocol”, address is a unique number associated with your computer that may be communicated to other computers and servers when you use the Internet. The information collected may include the domain name of your internet service provider, referral data (e.g., the address of the last page you visited prior to clicking through to the Website and the address of the exit page when you left our Website) and browser and platform type (e.g., a Firefox browser on a Macintosh platform). We use this information to track how users are accessing and using the Website.

We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking). See “*Choices About How We Use and Disclose Your Information*” below for information on how you can opt out of behavioral tracking on this Website and how we respond to web browser signals and other mechanisms that enable consumers to exercise choice about behavioral tracking.

The information we collect automatically is statistical data and may include personal information, or we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Website and to deliver a better and more personalized service, including by enabling us to:

- estimate our audience size and usage patterns;
- store information about your preferences, allowing us to customize our Website according to your individual interests;
- speed up your searches; and
- recognize you when you return to our Website.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** Cookies are small text files that are stored in your web browser or downloaded to your device when you visit a website. Cookies are then sent back to the originating website on each subsequent visit, or to another website that recognizes that cookie. Cookies are useful because they allow a website to recognize a user's device. Cookies might be used for the following purposes: (i) to enable certain functions; (ii) to provide analytics; (iii) to store your preferences; and (iv) to enable ad delivery and behavioral advertising.

We currently use the following types of cookies:

- *Cookies that are strictly necessary:* These are cookies that are required for the operation of our Website. These include, for example, cookies that enable a user to log into the members' area of our Website and to check if a user is allowed access to a particular service or content.
- *Analytical cookies:* These cookies allow us to recognize and count the number of users and to see how users use and explore our Website. These cookies help us to improve our Website, for example by ensuring that all users are able to find what they are looking for easily.
- *Functionality cookies:* We are always glad to see you back. This type of cookies allows us to recognize you when you return to our Website in order to greet you by name and to remember, for example, your choice of language.
- *Targeting cookies:* These cookies record the visit of a user on our Website, the pages a user has visited and the links a user has followed in order to enable us to make our Website more relevant to the users' interests. In addition, these cookies are used to identify the websites and the marketing materials you are accessing our Website from in order to target content (for example, to automatically show you our Website according to your language settings).

We do not require that you accept cookies and you may withdraw your consent to our use of cookies at any time by adjusting your browser's privacy settings. However, if you decline to accept cookies, some functionality on our Website may be disabled and you may be unable to

access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website. Cookies can be either session cookies or persistent cookies. A session cookie expires automatically when you close your browser. A persistent cookie will remain until it expires or you delete your cookies. Expiration dates are set in the cookies themselves; some may expire after a few minutes while others may expire after multiple years.

- **Flash Cookies.** Certain features of our Website may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from and on our Website. Flash cookies are not managed by the same browser settings as are used for browser cookies. For information about managing your privacy and security settings for Flash cookies, see “*Choices About How We Use and Disclose Your Information*”.
- **Web Beacons.** Pages of our the Website and our e-mails may contain small electronic files known as web beacons (also known as clear gifs, pixel tags, single-pixel gifs and web bugs) that 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 an email) 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 or opened an e-mail, to understand usage patterns and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity). We also may receive an anonymous identification number if you come to our site from an online advertisement displayed on a third-party website.
- **Device identifiers.** When you use a mobile device like a tablet or phone to access our Website, we may access, collect, monitor, store on your device, or remotely store one or more “device identifiers”. Device identifiers are small data files or similar data structures stored on or associated with your mobile device, which uniquely identify your mobile device. A device identifier may be data stored in connection with the device hardware, data stored in connection with the device’s operating system or other software, or data sent to the device by the Website. A device identifier may deliver information to us or to a third party partner about how you browse and use the Website and may help others or us provide reports or personalized content and ads. Some features of the Website may not function properly if use or availability of device identifiers is impaired or disabled.
- **Metadata.** Metadata is usually technical data that is associated with User Contributions. For example, Metadata can describe how, when and by whom a piece of User Contribution was collected and how that content is formatted. Users can add or may have Metadata added to their User Contribution including a hashtag, comments or other data. This makes your User Contribution more searchable by others and more interactive.

- **Analytics Tools.** We use analytics tools and other third party technologies, such as Google Analytics and DoubleClick Cookies, to collect non-personal information in the form of various usage and user metrics when you use our Website. These tools and technologies collect and analyze certain types of information, including cookies, IP addresses, device and software identifiers, referring and exit URLs, onsite behavior and usage information, feature use metrics and statistics, usage and purchase history, media access control address (MAC Address), mobile unique device identifiers, and other similar information. The third party analytics companies who collect information on our Website and other online products or services may combine the information collected with other information they have independently collected from other websites or other online or mobile products and services relating to your activities across their network of websites as well as online or mobile products and services. Many of these companies collect and use information under their own privacy policies. In addition to our use of technologies as described herein, we may permit certain third party companies to help us tailor advertising that we think may be of interest to you based on your use of our Website and to otherwise collect and use data about your use of our Website. For more information about this practice, please see the “Third-party Use of Cookies and Other Tracking Technologies” section below.

The information generated by Google Analytics and DoubleClick Cookies about your use of the Website (including your IP address) may be transmitted to and stored by Google on servers in the United States. In case of activation of the IP anonymization, Google will truncate/anonymize the last octet of a particular IP address. Only in exceptional cases, the full IP address is sent to and shortened by Google servers in the USA. Google will use this information for the purpose of evaluating your use of the Website, compiling reports on Website activity and providing other services relating to Website activity and internet usage to the Website. Google will not associate your IP address with any other data held by Google.

You may refuse the use of cookies by selecting the appropriate settings on your browser. However, please note that if you do this, you may not be able to use the full functionality of this Website

You may opt out of the DoubleClick cookie by visiting the [Google advertising opt-out page](#) or you may opt out of Google Analytics by visiting the [Google Analytics opt-out page](#).

By downloading and installing the browser plug-in available at <http://www.google.com/settings/ads/plugin?hl=en>, you can permanently opt out of the DoubleClick cookie. The plugin lets you keep your opt-out status even when you clear all cookies.

Please note that on this Website, for some countries Google Analytics code may be supplemented by “gat._anonymizeIp();” to ensure an anonymized collection of IP addresses (so called IP-masking).

Third-party Use of Cookies and Other Tracking Technologies

Some content or applications, including advertisements, on the Website are served by third parties, including advertisers, ad networks and servers, content providers and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our Website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. For information about how you can opt out of receiving targeted advertising from many providers, see "*Choices About How We Use and Disclose Your Information*".

How We Use Your Information

In general, we use information that we collect about you or that you provide to us, including any personal information:

- to present our Website and its contents to you;
- to provide you with information, products or services that you request from us;
- to manage your account and provide you with customer support;
- to provide you with notices about your account or subscription, including expiration and renewal notices;
- to notify you about changes to our Website or any products or services we offer or provide through it;
- to assign the Users, Performers and other Webmasters referred by the you and their actions and bookings to you.
- to allow you to participate in interactive features on our Website;
- to perform research and analysis about your use of, or interest in, our products, services, or content, or products, services or content offered by others;
- to determine whether users of the Website are unique, or whether the same user is using the Website on multiple occasions;
- to track usage throughout various components of the Website (e.g., tracking where traffic comes from, how traffic flows within the Website, etc.);
- to monitor aggregate metrics such as total number of visitors, pages viewed, demographic patterns, etc.;
- to communicate with you about products or services that may be of interest to you either from us, our affiliates or other third parties;

- to develop and display content and advertising tailored to your interests on our Website and other sites;
- to verify your eligibility and deliver prizes in connection with contests and sweepstakes;
- diagnose or fix technology problems;
- to enforce our terms and conditions;
- to manage our business;
- in any other way we may describe when you provide the information; or
- for any other purpose with your consent.

We may also use your information to contact you about our own and third parties' services that may be of interest to you. For more information, see "*Choices About How We Use and Disclose Your Information*".

We may use the information we have collected from you to enable us to display advertisements to our advertisers' target audiences. Even though we do not disclose your personal information for these purposes without your consent, if you click on or otherwise interact with an advertisement, the advertiser may assume that you meet its target criteria.

Disclosure of Your Information

We want you to understand when and with whom we may share personal or other information we have collected about you or your activities on the Website or while using our services.

We may transfer your information and process it outside your country of residence, wherever the Website, its affiliates and service providers operate.

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction. We may combine non-personal information we collect with additional non-personal information collected from other sources. We also may share aggregated information with third parties, including advisors, advertisers and investors, for the purpose of conducting general business analysis. For example, we may tell our advertisers the number of visitors to our Website and the most popular features or services accessed. This information does not contain any personal information and may be used to develop content and services that we hope you and other users will find of interest and to target content and advertising. We do not share your personal information with others except as indicated below or when we inform you and give you an opportunity to opt out of having your personal information shared:

- To our subsidiaries and affiliates.
- To our authorized service providers that perform certain services on our behalf. These services may include fulfilling orders, processing credit card payments, risk and fraud detection and mitigation, providing customer service and marketing assistance, performing business and sales analysis, supporting our Website functionality, and supporting contests, sweepstakes, surveys and other features offered through our Website. These service providers may have access to personal information needed to perform their functions but are not permitted to share or use such information for any other purposes.

- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which personal information held by us about our Website users is among the assets transferred.
- To third parties to market their products or services to you if you have consented to these disclosures.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your personal information:

- In response to a subpoena or similar investigative demand, a court order or other judicial or administrative order, or a request for cooperation from a law enforcement or other government agency; to establish or exercise our legal rights; to defend against legal claims; or as otherwise required by law (including responding to any government or regulatory request). In such cases, we may raise or waive any legal objection or right available to us, in our sole discretion.
- When we believe disclosure is appropriate in connection with efforts to investigate, prevent, report or take other action regarding illegal activity, suspected fraud or other wrongdoing; to protect and defend the rights, property, or safety of our company, our users, our employees, or others; to maintain and protect the security and integrity of our Website or infrastructure; to comply with applicable law or cooperate with law enforcement, government or regulatory agencies; or to enforce our Website terms and conditions or other agreements or policies.

Any third parties to whom we may disclose personal information may have their own privacy policies which describe how they use and disclose personal information. Those policies will govern use, handling and disclosure of your personal information once we have shared it with those third parties as described in this privacy policy. If you want to learn more about their privacy practices, we encourage you to visit the websites of those third parties.

How We Store Your Information

The information that we collect about you, including personal information, may be stored and processed in any country in which we, our affiliates or service providers maintain facilities.

We may transfer information that we collect about you, including personal information, across borders and from your country or jurisdiction to other countries or jurisdictions around the world. If you are located in the European Union or other regions with laws governing data collection and use that may differ from U.S. law, please note that we may transfer information, including personal information, to a country and jurisdiction that does not have the same data protection laws as your jurisdiction.

By using the Website you consent to the transfer of information that we collect about you, including personal information, to any country in which we, our affiliates or service providers maintain facilities and the use and disclosure of information about you as described in this privacy policy.

We use commercially reasonable safeguards (including physical, electronic and procedural measures) to help safeguard the information that we collect about you from unauthorized access and disclosure secure and take reasonable steps (such as requesting a unique password) to verify your identity before granting you access to your account. Furthermore, only authorized employees are permitted to access personal information, and they may do so only for permitted business functions. In addition, we use encryption in the transmission of your sensitive personal information between your system and ours, and we use firewalls to help prevent unauthorized persons from gaining access to your personal information.

We want you to feel confident using our Website. However, no system can be completely secure. Therefore, although we take steps to secure your information, we do not promise, and you should not expect, that your personal information, searches, or other communications will always remain secure.

Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the personal information you provide to us.

- You can choose not to provide us with certain personal information, but that may result in you being unable to use certain features of our Website because such information may be required in order for you to register as a member; purchase products or services; participate in a contest, promotion, survey, or sweepstakes; ask a question; or initiate other transactions on our Website.
- You may, at any time, update, correct, or delete certain personal information that you have provided to us by contacting us at the email address provided at the end of this privacy policy.
- You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's website. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.
- You may opt out of the DoubleClick cookie by visiting the [Google advertising opt-out page](#) or you may opt out of Google Analytics by visiting the [Google Analytics opt-out page](#).
- You may permanently opt out of the DoubleClick cookie by downloading and installing the browser plug-in available at [Google Analytics opt-out page](#). The plugin lets you keep your opt-out status even when you clear all cookies.
- When you register on our Website, you may be given a choice as to whether you want to receive email messages, newsletters or both about product updates, improvements, special offers, or containing special distributions of content by us. If you no longer want to receive commercial or promotional emails or newsletters from us, you will need to avail

yourself of the unsubscribe mechanism set out in the applicable communication. It may take up to seven days for us to process an opt-out request. We may send you other types of transactional and relationship e-mail communications, such as service announcements, administrative notices, and surveys, without offering you the opportunity to opt out of receiving them. Please note that opting out of receipt of promotional email communications will only affect future activities or communications from us. If we have already provided your information to a third party before you have changed your preferences or updated your information, you may have to change you preferences directly with that third party.

- If you submit personal information, you may delete your account with us at any time. If you delete your account, your personal information and any and all other account related information including, but not limited to, user profile data, sharing data and any other data, or content specifically associated with your account will no longer be accessible by you. After deleting your account, if you choose to have an account with us in the future, you will have to sign up for a new account as none of the information you previously provided or saved within your account will have been saved.
- You can disable the location services on your mobile device or tablet. Most likely, these controls are located in the device's settings menu. If you have questions about how to disable your device's location services, we recommend you contact your mobile service carrier or your device manufacturer.

How We Protect Your Personal Information

We take appropriate security measures (including physical, electronic and procedural measures) to help safeguard your personal information from unauthorized access and disclosure. For example, only authorized employees are permitted to access personal information, and they may do so only for permitted business functions. In addition, we use encryption in the transmission of your sensitive personal information between your system and ours, and we use firewalls to help prevent unauthorized persons from gaining access to your personal information.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone. We urge you to be careful about giving out information in public areas of the Website like message boards. The information you share in public areas may be viewed by any user of the Website.

We want you to feel confident using our Website. However, no system can be completely secure. Therefore, although we take steps to secure your information, we do not promise, and you should not expect, that your personal information, searches, or other communications would always remain secure. Users should also take care with how they handle and disclose their personal information and should avoid sending personal information through insecure email. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

User Contributions

We may provide areas on our Website where you can post information about yourself and others and communicate with others, upload content (e.g., pictures, videos, audio files, etc.), and post comments or reviews of content found on the Website. Such postings are governed by our terms of use found at <http://www.cash4members.com/en/pdf/tos.pdf>. If you use a forum, blog, channel, bulletin board, chat room, user commenting features, or other interactive sharing or social features that may be offered through our Website, you should be aware that any personal information you submit, display, or publish there is considered publicly available and can be read, collected, used, and disclosed by other users of those features, by us, and other third parties without restriction, except to the extent limited access features are available, if any. In addition, such postings may appear on other websites or when searches are executed on the subject of your posting. If you post your email address, you may receive unsolicited messages. We cannot control who reads your posting or what other users may do with the information you voluntarily post, so we encourage you to exercise discretion and caution with respect to your personal information. Once you have posted information, you may not be able to edit or delete such information. To request removal of your personal information from our blog, sharing service or community forum, for example, send us an e-mail at support@cash4members.com. In some cases, we may not be able to remove your personal information, in which case we will let you know if we are unable to do so and why.

Accessing and Correcting Your Information

You may, at any time, send us an e-mail at support@cash4members.com to request access to, correct or delete certain personal information that you have provided to us, except personal information or data that is necessary for administration purposes or for fraud prevention measures. We cannot delete your personal information except by also deleting your user account. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

If you delete your User Contributions from the Website, copies of your User Contributions may remain viewable in cached and archived pages, or might have been copied or stored by other Website users. Proper access and use of information provided on the Website, including User Contributions, is governed by our terms of use found at <http://www.cash4members.com/en/pdf/tos.pdf>.

Financial Information

Any financial data that you have provided to us will only be shared with the Website's third party processors in order to initiate and complete any orders placed on your account. All credit card transactions and such are processed with industry standard encryption through third party processors who only use your information for that purpose. All financial data and information shall be considered private information and will not be shared by the Website with third parties except with your authorization or when necessary to carry out all and any transactions requested by the user with the understanding that such transactions may be subject to rules, terms, conditions and policies of a third party. All such information provided to a third party and all transactions are not governed by this privacy policy. All such information provided to a third party is subject to their terms and conditions.

Third Party Login Functionality

We may permit users with accounts on certain third party services, including but not limited to, social networking, search, sharing, and other services delivered by third parties, to bypass the standard applicable registration process. If you connect through an authorized third party service, you will be able to use your third party login information to log in to your account or access our content and Website. We are not responsible for the sharing, posting, commenting, or other content and information gathering practices of any third party services that may be triggered by using these third party login services. Please review their terms of service and privacy policies carefully before using third party login functionality to access our Website.

By using any third party services to log in to your account or access our Website, you permit us to access, store and use all information related to your third party account that may be accessible to us through the third party service, including through its application programming interface (API), pursuant to this privacy policy.

Changes to Our Privacy Policy

We may modify or revise our privacy policy from time to time in our sole discretion and you agree to be bound by such modifications or revisions. Although we may attempt to notify you when major changes are made to this privacy policy, you are expected to periodically review the most up-to-date version found at <http://www.cash4members.com/en/pdf/c4m/privacyPolicy.pdf>, so you are aware of any changes, as they are binding on you.

If we change anything in our privacy policy, the date of change will be reflected in the "last modified date". You agree that you will periodically review this privacy policy and refresh the page when doing so. You agree to note the date of the last revision to our privacy policy. If the "last modified" date is unchanged from the last time you reviewed our privacy policy, then it is unchanged. On the other hand, if the date has changed, then there have been changes, and you agree to re-review our privacy policy, and you agree to the new ones.

All changes are effective immediately when we post them, and apply to all access to and use of the Website thereafter. The updated version of our privacy policy supersedes any prior versions immediately upon being posted, and the prior version(s) shall have no continuing legal effect. If you do not review new terms as posted, then you agree that you have waived your right to do so, and you are therefore bound by the updated conditions, even if you failed to review the new ones. You are on notice of changes, and your failure to review the amended terms is your own omission. By continuing to use the Website subsequent to us making available an amended version of our privacy policy, you thereby acknowledge, agree to and consent to such amendment.

Enforcement

We regularly review our compliance with this privacy policy. Please feel free to direct any questions or concerns regarding this privacy policy or our treatment of personal information by contacting us through this Website at support@cash4members.com. When we receive a formal written complaint, it is our policy to contact the complaining party regarding his or her concerns. We will cooperate with the appropriate regulatory authorities, including local data protection authorities, to resolve any complaints regarding the transfer of personal data that cannot be resolved by an individual and us.

No Rights of Third Parties

This privacy policy does not create rights enforceable by third parties or require disclosure of any personal information relating to users of the Website.

Our Policy Towards Children

Our Website is not directed to children. If you become aware that your child has provided us with personal information, please contact us at support@cash4members.com. We do not knowingly collect personal information from children. If we become aware that a child has provided us with personal information, we take steps to remove such information and terminate the child's account.

No Error Free Performance

We do not guarantee error-free performance under this privacy policy. We will use reasonable efforts to comply with this privacy policy and will take prompt corrective action when we learn of any failure to comply with our privacy policy. We shall not be liable for any incidental, consequential or punitive damages relating to this privacy policy. The laws of Cyprus shall, to the extent applicable, govern this privacy policy.

Contact Information

If you have any questions about this privacy policy or our information-handling practices, please contact us at support@cash4members.com.