



Privacy Policy Statement

This Privacy Policy Statement ("**Privacy Policy**") explains how Risco Ltd and its affiliates in the Risco Group (collectively, "**Risco**") collect, use and may disclose under certain circumstances, your information and it applies to your use of the website located at the following address: www.riscocloud.com. (the "**Website**") and the Services available through the Website (the "**Services**"). Your use of the Website and Services is also governed by the terms of use published in the Website (the "**Terms of Use**"). In the event of any conflict between the terms of this Privacy Policy and the terms of the Terms of Use the terms of Terms of Use shall prevail.

Acceptance of Privacy Policy

Risco is committed to protecting and respecting your privacy and any information that you may provide us. Please read this Privacy Policy carefully and review it periodically for the latest information about our privacy practices. By accessing and/or using the Website and/or Services, you fully agree to the terms of this Privacy Policy.

If you have any additional questions or concerns about this Privacy Policy, please feel free to contact us through the email address set forth below.

The Information We Collect.

When you subscribe for, or use the Website and/or Services we may gather certain information, including the following information:

- *Personally Identifiable Information* – which is information that may identify a person such as, first and last name, email address, nickname (or other user ID), a password, profession, address, likes and dislikes.
- *Non-Personally Identifiable Information* – which is information that alone cannot identify you including without limitations information derived from Cookies, Pixel Tags and Web Beacons.

We may collect *Personally Identifiable Information* that was voluntarily provided by you as part of the registration process for the Website or as part of your interaction with the Website and/or Services or us, for example when you contact us for customer service or other support. Note that if you contact us, Risco may keep a record of that correspondence.

In view of the nature and purpose of the Services, the use of such Services requires the collection, processing and hosting of data that may include also *Personally Identifiable Information*. We shall not use such generated data unless such use is part of the Services functionality and/or purpose.

We may collect *Non-Personally Identifiable Information* automatically when you use the Website and/or Services, such as your Internet Protocol (IP) address, browser type, browser language. This information helps us monitor traffic patterns in order to improve our Services and your use of the Website and Services.

We may use Cookies or similar technology for the collection of information, including *Personally Identifiable Information*. You can learn more about our cookie policy and find out how and for what purpose we use cookies or similar technology at our website at the following address: www.riscocloud.com.

How We Use your Information

Risco will not sell, rent or lease your *Personally Identifiable Information* to others.

When you use the Website and/or Services, you may provide us with personal information and preferences. We may use it in order to personalize your Services or use of the Website and Services.

We may also use your *Personally Identifiable Information*, internally, to provide you services, to send communications and administrative emails, notices of changes to our Privacy Policy, Terms of Use, and to send marketing messages relating to the Website and/or Services that may be of interest to you. We may do this electronically, for example by email, text or messages through the Risco Service Platform ("**RSP**") or by telephone, email or by post.

You may tell us at any time if you do not wish to receive marketing message from us by contacting us at the contact details set below or by following any instructions we may include in the message we send to you. For example, a STOP message will appear at the foot of marketing text or email messages we send you.

We may retain your *Personal Identifiable Information* in conformance with applicable laws, to prevent fraud, resolve disputes, troubleshoot problems, assist with any investigations, enforce the Terms of Use, establishing your use of the Website and/or Services, disclaimers, and limitations of liability governing the use of our Services and take other actions otherwise permitted by law. There may be residual personal information that remains within our databases, access logs, and other records.

Disclosing and Sharing of any Information to Outside Parties.

We may share *Personal Identifiable Information* and *Non-Personally Identifiable Information* collected from you or via the Website and/or Services only as follows: (i) to third parties who provide a service to us, such as with vendors that assist us in, marketing and customer service, credit card processors, integration services, customer support, and cloud hosting services. Such service providers are required by contract to keep confidential and secure the information received on behalf of Risco and may not use it for any purpose other than to carry out the services they are performing for Risco; (ii); to third parties if we have a good faith belief that access, use, or disclosure of such information is reasonably necessary to (a) satisfy applicable law, regulation, legal process or an enforceable governmental request, (b) enforce the applicable Terms of Use, including investigation of potential violations thereof, (c) detect, prevent, or otherwise address fraud, security or technical issues, or (d) protect against harm to the rights, property or safety of Risco, its users or the public as required or permitted by law; (iv) any of our subsidiaries, joint ventures, or other companies under common control with us, in which case we will require them to honor this policy. Additionally, in the event we go through a business transition such as a merger, acquisition by another company, or sale of all or a portion of our assets your *Personal and/or Non-Personal Identifiable Information* may be among the assets transferred; and (v) third parties to whom you ask us to *send Personal and/or Non-Personal Identifiable Information*.

If we transfer your information in accordance with condition (i) and (ii) aforementioned, we will make sure that they agree to apply the same levels of protection as we are required to apply to your information and, where appropriate, to use your information strictly in accordance with our instructions.

We will retain information about you after your use of the Website and/or Services is cancelled, for as long as permitted for legal, regulatory, fraud and other financial crime prevention and legitimate business purposes.

Third Party Links. To the extent that the Website provides links or any other information regarding third party applications, products services or websites, we do not control the availability and content of those outside services and resources, and do not control those third parties privacy practices. The *Personal Identifiable Information* you choose to provide to or that is collected by these third parties is not covered by our Privacy Policy. We encourage you to review the privacy policy of such third parties before allowing the collection of your *Personal Identifiable Information*.

Access to and Accuracy of your Information. Risco strives to keep your *Personal Identifiable Information* accurately recorded. We have implemented technology, management processes and policies to help maintain data accuracy. You will have reasonable access to *Personal Identifiable Information* that you provide to Risco and the reasonable ability to review and correct it or ask for anonymization, blockage, or deletion, as applicable. For the foregoing purpose you can contact Risco and follow their instructions on the subject matter.

Keeping your Personal Identifiable Information Secure. Risco takes seriously the trust you place in us. To prevent unauthorized access or disclosure, to maintain data accuracy, and to ensure the appropriate use of the information, Risco utilizes reasonable and appropriate physical, technical, and administrative procedures to safeguard the information we collect and process.

Children's Online Privacy Protection. Protecting the privacy of children and/or minors is very important to us. If you are under age 13, please do not attempt to use the Website and/or Services or provide any *Personal Identifiable Information* about yourself or about children under the age of 13. If we obtain knowledge that a user is under the age of 13, we will take steps to remove that user's *Personally Identifiable Information* from our databases.

Changes to our Privacy Policy. If we modify our Privacy Policy, we will post the revised statement in our Website, with an updated revision date. If we make significant changes to our Privacy Policy that materially alter our privacy practices, we may also notify you by other means, such as sending an email or posting a notice on the RSP prior to the changes taking effect.

Contact Us. Risco regularly reviews its compliance with this Privacy Policy. Please feel free to direct any questions or concerns regarding this Privacy Policy by contacting us at [REDACTED].

This Privacy Policy was last modified on: June 30, 2014.