

# PRIVACY POLICY

Your privacy matters to MyVernacular and MyVernacular.com (“MyVernacular,” “we,” or “us”). This Privacy Policy explains how we collect, use, share, and protect information about our website users (collectively referred to as “Users” or “you”). MyVernacular collects information about you when you use our websites, mobile applications and other online products and services (collectively, the “Services”) and through other interactions and communications you have with us. By accessing our Services, you consent to the collection, transfer, manipulation, storage, disclosure and other uses of Your Information (collectively, “Use of Your Information”) as described in this Privacy Policy. For purposes of this Privacy Policy, “Your Information” means information about you, which may be of a confidential nature and may include personally identifying information and financial information.

## APPLICATION

This Privacy Policy applies to persons and businesses anywhere in the world who use the Services. By using the Services you agree to be bound by this policy.

## MINORS

The Services are intended for users who are 18 years old or older. We do not knowingly collect or retain Personal Information from persons under the age of 18.

## OUR INFORMATION COLLECTION

### Information You Provide

We collect information you provide directly to us through your use of our services and our interactions with you. This information may include: name, email, phone number, postal address, and other information you choose to provide.

### Information We Collect

The following are situations in which you may provide Your Information to us:

- When you fill out forms or fields through our Services;
- When you provide information to us through a third-party application, service or website;
- When you communicate with us or request information about us or our Services;
- When you participate in online surveys;
- When you participate in any of our marketing initiatives, including, contests, events, or promotions; and
- When you participate in forums or provide user generated content or submissions.

### Information From Third Parties

We may collect information about you from sources other than you, such as from websites, blogs, other users, and our business partners.

### Locations

When you use the Services we may collect or derive your location data.

### Devices

When you use our Services we may collect information regarding and related to your device and basic usage information about your use of our Services. In addition, we may collect information regarding application-level events and associate that with your account to provide customer service. We may also collect and store information locally on your device.

### Call and SMS Data

In connection with providing Service, we receive call data, including the date and time of the call or SMS message, the parties’ phone numbers, and the content of the SMS message.

### Usage and Preference Information

We collect information about how you and site visitors interact with our Services, preferences expressed, and settings chosen.

### Information We Collect From Other Sources

We may also receive information from other sources and combine that with information we collect through our Services. If you engage with a separate app or website that uses our application program interface (an “API”), or whose API we use, we may receive information about you or your connections from that separate site or app.

### Logs, Log Files, Cookies, and Anonymous Identifiers

When you interact with the Services, we collect server logs. We also gather certain information automatically and store it in log files, which may include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data. In the event we link such information with personally identifiable information, we will treat all such information as personally identifiable information for purposes of this Privacy Policy.

## HOW WE USE INFORMATION

### Services

We use the types of information discussed in this Privacy Policy in order to:

- a. Provide users with customer support.
- b. Contact you and provide you with information.
- c. Analyze, improve and manage our Services and operations.
- d. Resolve problems and disputes, and engage in other legal and security matters.

Additionally, we may use the information we collect about you to send you communications we think will be of interest to you, and to provide, maintain, and improve our Services.

### Information Sharing

We may share the information we collect about you as described in this Privacy Policy or as described at the time of collection or sharing, including as follows:

#### Through Our Services

We may share your information with Third Party Providers to enable them to provide the Services you request; with the general public if you submit content in a public forum; and with third parties with whom you choose to let us share information.

*We Shall Have the Right to Disclose Your Information:*

- To any person who, in our reasonable judgment, is authorized to receive Your Information as your agent;
- To our third-party vendors so that they may provide support for our internal and business operations. Through our contracts with these third-party vendors, Your Information is confidential;
- To third parties when you engage in certain activities through our Services that are sponsored by them. When we disclose Your Information to these third parties, we may be compensated, and Your Information will become subject to such third party's practices subject to this Privacy Policy;
- To third parties that are interested in contacting you or providing offers to you that may be related to our Services or about products or services you may find of interest, and we may be compensated for such disclosure;
- As required by law, ordered by a court, regulatory, or administrative agency, or as necessary if requested by authorities in the event of an emergency;
- As we deem necessary, in our sole discretion, if we believe that you are violating any applicable law, rule or regulation, or are otherwise interfering with another's rights or property, including, without limitation, our rights or property;
- To enforce our Terms and Conditions, this Privacy Policy, and any other applicable agreements and policies; or
- To enforce or protect our rights.

#### Other Sharing

We may share your information: with MyVernacular subsidiaries, affiliated entities, and other service providers as we deem necessary to carry out our work; in connection with, or during negotiations of, any merger, sale of company assets, consolidation or restructuring, financing, or acquisition of all or any portion of our business by or into another company; if we otherwise notify you and you consent to the sharing; and in a form which cannot reasonably be used to identify you.

#### Social Sharing Features

The Services may integrate with social sharing features and other related tools which let you share actions you take on our Services with others. We expressly disclaim and you release us from any such sharing initiated by you or one of your service providers.

#### Analytics And Advertising By Others

We may allow other entities to provide audience measurement and analytics services for our advertising purposes and to track and report on the performance of those advertisements. Such other entities may use technologies to identify your device and your use of our Services, as well as when you visit other online sites and services.

#### Third-Party Links

Our Services, as well as email messages sent concerning our Services, may contain links or access to websites operated by third parties that are beyond our control. Links or access to third parties from our Services are not an endorsement by us of such third parties, or their websites, applications, products, services, or practices. We are not responsible for and you release us from any liability for the privacy policy, terms and conditions, practices, or the content of such third parties.

#### Account Information

You may correct your account information by logging into your online account. If you wish to cancel your account, please email us at support@myVernacular.com. Please note that in some cases we may retain certain information about you as required by law, or for legitimate business purposes to the extent permitted by law.

## **YOUR PREFERENCES**

### **Access Rights**

MyVernacular will comply with individual's requests regarding access, correction, and deletion of the personal data it stores in accordance with applicable law.

### **Opt-Out Rights**

You may opt out of receiving promotional messages from us by following the instructions in such messages. If you opt out, we shall continue to have the right to send you non-promotional communications, such as those about your account, about Services you have requested, or our ongoing business relations.

## **CHANGES TO THE PRIVACY POLICY**

We reserve the right to amend or change the Privacy Policy at any time in our sole discretion and without notice. Amendments will take effect immediately upon posting to our website. Your continued access and use of our Services following the posting of any such changes shall be deemed your acceptance of the Privacy Policy as amended or changed.

## **CONTACT US**

If you have any questions about this Privacy Policy, please contact us at [support@myVernacular.com](mailto:support@myVernacular.com).

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