

## PRIVACY POLICY

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Welcome to the website (including any subdomain) (the “**Website**”) and mobile applications (the “**Mobile Application**”) operated by Cardfolder Inc. (“**Company**”, “**we**”, “**us**” or “**our**” as the context dictates) and accessible at [www.cardfolder.com](http://www.cardfolder.com). We are committed to preserving the privacy of all individuals, including you (“**you**” or “**your**” as the context dictates), who use the Website or Mobile Application to receive information and avail communication, content sharing, sign-ups and other features and benefits (“**Services**”). Accordingly, this privacy policy (this “**Privacy Policy**”) is designed to help you understand how your personally identifiable information (“**Personal Information**”) is collected, used, stored and disclosed when you engage with us.

Before registering, submitting any content or Personal Information, or otherwise engaging with us on the Website or Mobile Application, please make sure that you read and understand this Privacy Policy as well as our [Terms of Use](#) (together with such other documents, our “**Terms**”).

This Privacy Policy applies to the Personal Information you provide us when using our Services or submitting information to us. Please read this policy carefully to understand our policies and practices for collecting, processing, and storing your information. You are under no obligation to provide Personal Information, with the caveat that your refusal to do so may prevent you from using certain portions of our Services. Company does not collect, use, store or disclose Personal Information without your consent, except as required by law or as set out below.

If you have any objections to the terms in this Privacy Policy, you should not use our Services or provide us with any of your Personal Information, as by providing your Personal Information to us, you will be deemed to have consented to the processing of such data. By accessing or using this Website or Mobile Application, you indicate that you understand, accept, and consent to the practices described in this policy. This policy may change from time to time (see **Changes to Our Privacy Policy**). Your continued use of this Website or Mobile Application after we make changes indicates that you accept and consent to those changes, so please check the policy periodically for updates. We will notify you in advance of any material changes to this policy and obtain your consent to any new ways that we collect, use, and disclose your personal information.

If you have any hesitations or are unsure about any of the terms contained herein, we invite you to connect with us at the contact details provided below.

### PART A – COLLECTION OF PERSONAL INFORMATION

Our collection of Personal Information is limited to that which is reasonable under the circumstances, and we only collect your Personal Information with your consent pursuant to our Terms.

#### 1. Information You Provide

- (a) **Identity and Profile Data.** We collect the Personal Information that you provide to us, which may include, but is not limited to basic Personal Information, including your first and last name, profile pictures, contact information such as address, email address and telephone number. We also collect the Personal Information to you provide to us as part of your profile, such as education, work experience, skills, photo, location, snapshots of your business cards, and Facebook, Inc. account information (if you login via Facebook, Inc.).
- (b) **Account information.** When you use certain parts of our Services as a registered user, you need to create an account with us. In order to create a registered user account, you will need to provide us with login credentials (which include your email address and password), your name, and certain other information.
- (c) **Communication.** You may as part of Services on our Website or Mobile Application, post comments, leave feedback, or correspond with a person either on the Website or Mobile

Application or through third party communication platforms. We collect your Personal Information when you send, receive, or engage in messages in connection with our Services. For example, if you get a Cardfolder connection request, we may track whether you have accepted the request and send you reminders.

You may also contact us via a contact form, email, or by other means (for example, with questions about our Services, for customer support, or to let us know your ideas for new products or modifications to existing products). When you do so, we collect the information you choose to provide us, such as your contact details, any images you choose to upload and the contents and nature of your message. Any information that is disclosed in these areas becomes public information for both us and other users to use and share.

Please note that content, including any comments, feedback, and notes you choose to post through the Website or Mobile Application (your “**User Contributions**”) are available to the public by default. Your User Contributions are posted on the Website or Mobile Application and transmitted to others at your own risk. Although you may set certain privacy settings for such information by logging into your account profile, please be aware that no security measures are perfect. Additionally, we cannot control the actions of other users of the Website or Mobile Application with whom you may choose to share your User Contributions. Therefore, we cannot and do not guarantee that unauthorized persons will not view your User Contributions.

- (d) **Information about Others.** You can choose to provide us with information relating to third parties, including their names, email addresses, or phone numbers (collectively, “**Third-Party Data**”).

If you use any feature of the Services that allows you to communicate with third parties (such as to refer a third party to the Services or to communicate with them regarding a campaign or a donation), either by submitting Third-Party Data to the Website or Mobile Application or otherwise permitting the Services to automatically access Third-Party Data in your possession, you acknowledge and agree that you have the authority of the relevant third party for us to access and use the relevant Third-Party Data and that you have notified these third parties and informed them how their information is collected and used by Company to provide the Services.

## 2. **Information Collected Passively or Automatically**

- (a) **General Usage Data.** When you use the Website or Mobile Application, we may collect certain information by automated means (“**Automatic Information**”), such as through server log files, cookies (described further below), web beacons (also known as clear GIFs and pixel tags, which may be used to transmit information back to the Website or Mobile Application), and embedded scripts (programming code that is designed to collect information about your interactions with the Website or Mobile Application, such as the links you click on). Automatic Information will not be published or made public through our Services.

When you use our Services, we may collect user action data using Google Analytics, and technical properties of hardware and software utilized in conjunction with our Services. For example, we may collect the type and model of hardware and/or web browser you are using and the operating system version you are using. When you use our Services, we may also collect information about your location (as described below under the heading “**Location**”), how long you use our Services for in each session, features you use in our Services, and the actions you take while using our Services.

- (b) **Location.** When you use our Services on your computer, mobile device, or other device, the Internet Protocol address (IP address) information may be communicated to us. If we

collect and subsequently store such information, it will be in a form that does not personally identify you.

- (c) **Marketing & Communications Data.** We collect your preferences in receiving marketing collateral from us and from certain third-parties, in addition to, your communication preferences.
- (d) **Cookies.** When you visit the Website or Mobile Application, we may collect certain information about your activity on the Website or Mobile Application, as described below under the heading “Automatic Information”.

For further clarification, cookies are alphanumeric identifiers that are stored on your device with which you access the Services. These cookies allow us to adjust our Services to meet your personal browsing preferences. If your browser is not set to allow cookies, you may not have access to all areas or features of the Website or Mobile Application.

The information we collect in this manner may include details about the computer, mobile phone, or other device used to access the Website or Mobile Application (such as browser type, operating system, and IP address), referring URLs and information on actions taken or interaction with our digital assets.

The information we may collect in this manner is to enhance your user experience. For example, this information allows us to pre-fill form fields as well as provide you with contextual recommendations while using the Website or Mobile Application.

## **PART B – USE OF YOUR INFORMATION**

We use Personal Information for the purposes stated or implied at the time of collection, including for the following purposes:

### **1. Communication**

We use the information we collect to contact you for administrative purposes. For instance, if you contact us by email, we will use the information you provide to answer your question or resolve your problem.

We also use the information we collect to send you communications relating to the Services, such as updates on promotions and events, communications relating to products and services offered by us and by third parties, and communications about services we believe will be of interest to you. For example, we can send periodic emails to registered users of the Services relating to their recent interactions with the Services, such as donating or expressing interest in an experience.

You may update your communication preferences in your member profile or anytime by writing us at [mail@cardfolder.com](mailto:mail@cardfolder.com) but we reserve the right to correspond with you in respect of membership renewals.

### **2. Providing the Services**

We use the information we collect to operate, maintain, and provide our Services such as, if you are looking to connect with someone from a certain industry, connect to you to a member from that industry or provide customer support. We also use this information to help others find your profile, suggest connections for you and others, and enable you to invite others to become a user of the Services and connect with you.

For example, when you register as a user of the Website or Mobile Application, your profile will be viewable by other users of the Service. Other users will be able to view the profile information you have provided for public viewing such as photos uploaded by you, business card details, your name, professional details, approximate location, your personal description, and information you have in common with the person viewing your profile. We will not share such personal information with other users of the Service except as indicated in this Privacy Policy or when we inform you and give you an opportunity to opt out of such disclosure.

### **3. Analytics and Product Development**

We use the information we collect to analyze data usage trends and preferences in order to improve the accuracy, effectiveness, security, usability or popularity of our Services. Certain third parties whose tools are utilized (e.g. Google Analytics) involving technologies described earlier (cookies, tags, beacons) to help us obtain information and drive certain functionality and improvements require such third parties to collect and storage such information (in accordance with their own privacy policies).

### **4. Customization and Advertisements**

We use the information we collect, such as browsing behavior and device identifiers, to learn how users interact with our Services in order to personalize the content of our Services and improve the performance of the Website or Mobile Application. We may utilize such information to also provide you advertisements on the Website or Mobile Application; such advertisements may originate from us or a third party with whom we may share your data, including device information, and browser data. We do not provide your email or contact information to a third party advertiser without your express consent.

### **5. Legal**

We use information we collect to comply with laws, defend our legal rights, and enforce our Terms.

## **PART C – TRANSFERS AND DISCLOSURES OF PERSONAL INFORMATION**

The information and data provided by you will be accessible by network administrators and other users authorized to access the requested information and third party users that you connect to through the Services.

Other than as disclosed in this Privacy Policy, we will not disclose Personal Information to any external organization without your consent unless we are required or permitted to do so by law, including in the event of a corporate amalgamation, reorganization, change of control or sale.

If you are visiting overseas or other regions with laws governing data collection and use, please note that you are agreeing to the transfer of your personal data from your region to countries that do not have data protection laws that provide the same level of protection that exists in some countries. By providing your personal information, you consent to any data transfer, accessibility and processing in accordance with this Privacy Policy.

Your Personal Information may be stored, processed or otherwise used by us, our affiliates or our service providers, both inside and outside of Canada. As a result, that country's courts, governments or law enforcement agencies could obtain disclosure of your information in accordance with that country's laws. Whenever we hire other organizations to provide support services, they will be required to conform to our privacy standards and to allow us to audit them for compliance.

## **PART D – CHOICES ABOUT HOW WE USE AND DISCLOSE YOUR INFORMATION**

You can choose not to provide us with certain information, but that may result in you being unable to use certain features of our Service because such information may be required in order for you to utilize the Services (i.e., performing search functions).

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

- (a) **Do Not Track Disclosure.** Do Not Track (“DNT”) is a privacy preference that users can set in their web browsers. DNT is a way for users to inform websites and services that they do not want certain information about their webpage visits collected over time and across websites or online services. The Website or Mobile Application does not prohibit the usage and activation of DNT services.

- (b) **Tracking Technologies and Advertising.** 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 or click "Help" in the toolbar of most browsers for instructions. If you disable or refuse cookies, please note that some parts of this Website or Mobile Application may not be accessible or may not function properly.
- (c) **Disable Notifications.** Our Service may also deliver notifications to your phone or mobile device. You can disable these notifications by going into "App Settings" on the app or by changing the settings on your mobile device.

## **PART E – ANTI-SPAM**

Where applicable, we will seek your express consent to contact you, including by way of commercial electronic messages. This consent is sought by Company and you can contact us at [mail@cardfolder.com](mailto:mail@cardfolder.com). You can unsubscribe at any time from receiving commercial electronic messages by following the instructions in the message.

Even if you have opted out of receiving marketing communications from us, please be aware that we may still contact you for other purposes. For example, we may contact you to provide communications you have consented to receive, regarding the products or services we provide to you, or if you contact us with an inquiry.

## **PART F – CHILDREN'S ONLINE PRIVACY PROTECTION**

The Website or Mobile Application and Services are not intended for use by persons under 18 years of age. We do not knowingly collect or use any Personal Information from any persons under 13 years of age. If we become aware that we have unknowingly collected Personal Information from a child under the age of 13, we will make commercially reasonable efforts to delete such Personal Information from our database.

## **PART G – DATA SECURITY & PROTECTING YOUR INFORMATION**

We take all reasonable steps to protect the security and confidentiality of your Personal Information. We protect the Personal Information within our custody or control with appropriate organizational, technological and physical safeguards. You agree that we will not be responsible for the behavior of any third party to whom you authorize us to release your information.

We store Personal Information in electronic and physical files that are secure, and our security measures include secure on-site and off-site storage, restricted access to records and data processing equipment, password protocols, and encryption and security software. We conduct audits and monitor compliance with our privacy practices.

You should also take care with how you handle and disclose your personal information and should avoid sending personal information through insecure email.

You agree that we may communicate with you electronically regarding security, privacy, and administrative issues, such as security breaches. We may also send an email to you at the email address you have provided to us.

Unfortunately, the transmission of information via the Internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website or Mobile Application. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website or Mobile Application.

## **PART H – DATA RETENTION**

We only retain Personal Information for as long you are signed up for the Service. If you choose to stop using the Services and suspend, delete or inactive your account and we are no longer are required to retain

the information, we will destroy, erase, or de-identify the information. Your account cannot be reactivated if you choose to rejoin the services – you will have to create a new account.

Please note that legal requirements may require us to retain some or all of the Personal Information we hold for a period of time that is longer than that for which we might otherwise hold.

## **PART I – THIRD PARTY LINKS**

In the course of engaging with us, you may also use a third party's intellectual property, tool or resources and such third party's privacy policy may also apply to you. For example, the Website or Mobile Application may include links to third-party websites, plug-ins, services, social networks, or applications. Clicking on those links or enabling those connections may allow the third party to collect or share data about you. If you follow a link to a third-party website or engage a third-party plugin, please note that these third parties have their own privacy policies and we do not accept any responsibility or liability for these policies. We do not control these third-party websites, and we encourage you to read and review each privacy policy that applies to you as our Privacy Policy terms may differ from the terms contained in third parties' privacy policies. Notwithstanding any other sections of this Privacy Policy, Company shall not be responsible or liable, directly or indirectly, for any damage or loss suffered by you which is caused or alleged to be caused by or in connection with third parties' privacy policies.

## **PART J – CHANGES TO THIS PRIVACY POLICY**

We may amend this Privacy Policy from time to time as we add new products and services, as we improve our current offerings, and as technologies change. If we make a change to this Privacy Policy this will be reflected in the above Last Update date. We encourage you to check back periodically to see if we have made any changes. If we make any material or substantive changes in this Privacy Policy, we will notify you by posting a clear and conspicuous notice of these changes on the Website or Mobile Application and in this Privacy Policy.

## **PART K – ACCESS, CORRECTION AND ACCOUNTABILITY**

We will strive to keep all Personal Information in our files complete, up-to-date and accurate.

If you wish to review and update your personal information within the Service, applicable privacy laws allow you the right to access and/or request the correction of errors or omissions in your personal information that is in our custody or under our control. Our Privacy Officer will assist you with the access request.

We will respond to requests within the time allowed by all applicable privacy laws and will make all efforts to respond as accurately and completely as possible. Any corrections made to personal information will be promptly updated. Any or all of such updates shall also reflect on other users who have access to your data on their logs and devices. For example, your updated business card details shall reflect on the card folders of other users who have your business card in their folder.

In certain exceptional circumstances, we may not be able to provide access to certain personal information we hold. For security purposes, not all personal information is accessible and amendable by the Privacy Officer. If access or corrections cannot be provided, we will notify the individual making the request within 30 days, in writing, of the reasons for the refusal.

## **PART L – CONTACT INFORMATION**

Any questions, comments or concerns relating to this Privacy Policy, and any requests to correct or access Personal Information collected during your use of the Services, should be directed to the Privacy Officer at:

Attention: Privacy Officer  
Email: [mail@cardfolder.com](mailto:mail@cardfolder.com)