Privacy Policy

PURPOSE **1**

POLICY **1**

Collection of personal information 2
Privacy of children 2
Use and processing of collected information 2
Payment processing 4
Managing information 4
Disclosure of information 4
Retention of information 5
Transfer of information 5
Data protection rights under the GDPR 5
California privacy rights 6
How to exercise your rights 6
Cookies 7
Data analytics 7
Do Not Track signals 7
Links to other resources 7
Information security 7
Data breach 8
Changes and amendments 8
Acceptance of this policy 8
Contacting us 8

REVISION HISTORY **9**

Purpose

We respect your privacy and are committed to protecting it through our compliance with this privacy policy ("Policy"). This Policy describes the types of information we may collect from you or that you may provide ("Personal Information") on the valu.eco website ("Website"), and any of our related products and services (collectively, "Services"), and our practices for collecting, using, maintaining, protecting, and disclosing that Personal Information. It also describes the choices available to you regarding our use of your Personal Information and how you can access and update it.

This Policy is a legally binding agreement between you ("User", "you" or "your") and ValueCo (doing business as "ValueCo", "we", "us" or "our"). If you are entering into this agreement on behalf of a business or other legal entity, you represent that you have the authority to bind such entity to this agreement, in which case the terms "User", "you" or "your" shall refer to such entity. If you do not have such authority, or if you do not agree with the terms of this agreement, you must not accept this agreement and may not access and use the Services. By accessing and using the Services, you acknowledge that you have read, understood, and agree to be bound by the terms of this Policy. This Policy does not apply to the practices of companies that we do not own or control, or to individuals that we do not employ or manage.

Policy

Collection of personal information

If you wish to use some of the features offered on the Services, you may be asked to provide certain Personal Information (for example, your name and e-mail address).

We receive and store any information you knowingly provide to us when you create an account, make a purchase, or fill out any forms on the Services. When required, this information may include the following:

- Account details (such as username, unique user ID, password, etc)
- Contact information (such as email address, phone number, etc)
- Basic personal information (such as name, country of residence, etc)
- Any other materials you willingly submit to us (such as articles, images, feedback, etc)

Some of the information we collect is directly from you via the Services. However, we may also collect Personal Information about you from other sources such as social media platforms and our joint partners. Personal Information we collect from other sources may include demographic information, such as age and gender, device information, such as IP addresses, location, such as city and state, and behavioural data, such as information about your use of our Services and page view information.

You can choose not to provide us with your Personal Information, but then you may not be able to take advantage of some of the features of the Services. Users who are uncertain about what information is mandatory are welcome to contact us.

Privacy of children

We do not knowingly collect any Personal Information from children under the age of 18. If you are under the age of 18, please do not submit any Personal Information through the Services. If you have reason to believe that a child under the age of 18 has provided Personal Information to us through the Services, please contact us to request that we delete that child's Personal Information from our Services.

Use and processing of collected information

We act as a data controller and a data processor in terms of the GDPR when handling Personal Information, unless we have entered into a data processing agreement with you in which case you would be the data controller, and we would be the data processor.

Our role may also differ depending on the specific situation involving Personal Information. We act in the capacity of a data controller when we ask you to submit your Personal Information that is necessary to ensure your access and use of the Services. In such instances, we are a data controller because we determine the purposes and means of the processing of Personal Information, and we comply with data controllers' obligations set forth in the GDPR.

We act in the capacity of a data processor in situations when you submit Personal Information through the Services. We do not own, control, or make decisions about the submitted Personal Information, and such Personal Information is processed only in accordance with your instructions. In such instances, the User providing Personal Information acts as a data controller in terms of the GDPR.

To make the Services available to you, or to meet a legal obligation, we may need to collect and use certain Personal Information. If you do not provide the information that we request, we may not be able to provide you

with the requested products or services. Any of the information we collect from you may be used for the following purposes:

- Create and manage user accounts
- Fulfill and manage orders
- Deliver products or services
- Improve products and services
- Send product and service updates
- Respond to inquiries and offer support
- Request user feedback
- Improve user experience
- Enforce terms and conditions and policies
- Protect from abuse and malicious users
- Respond to legal requests and prevent harm
- Run and operate the Services

Processing your Personal Information depends on how you interact with the Services, where you are located in the world and if one of the following applies:

- You have given your consent for one or more specific purposes. This, however, does not apply, whenever the processing of Personal Information is subject to California Consumer Privacy Act or European data protection law.
- Provision of information is necessary for the performance of an agreement with you and/or for any pre-contractual obligations thereof.
- Processing is necessary for compliance with a legal obligation to which you are subject.
- Processing is related to a task that is carried out in the public interest or in the exercise of official authority vested in us.
- Processing is necessary for the purposes of the legitimate interests pursued by us or by a third party.

We rely on the following legal bases as defined in the GDPR upon which we collect and process your Personal Information: User's consent, performance of a contract, compliance with the law and legal obligations.

Note that under some legislations we may be allowed to process information until you object to such processing by opting out, without having to rely on consent or any other of the legal bases above. In any case, we will be happy to clarify the specific legal basis that applies to the processing, and whether the provision of Personal Information is a statutory or contractual requirement, or a requirement necessary to enter into a contract.

Payment processing

In case of Services requiring payment, you may need to provide your credit card details or other payment account information, which will be used solely for processing payments. We use third-party payment processors ("Payment Processors") to assist us in processing your payment information securely.

Payment Processors adhere to the latest security standards as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, MasterCard, American Express and Discover. Sensitive and private data exchange happens over an SSL-secured communication channel and is encrypted and protected with digital signatures, and the Services are also in compliance with strict vulnerability standards in order to create as secure of an environment as possible for Users. We will share payment data with the Payment Processors only to the extent necessary for the purposes of processing your payments, refunding such payments, and dealing with complaints and queries related to such payments and refunds.

Please note that the Payment Processors may collect some Personal Information from you, which allows them to process your payments (e.g., your email address, address, credit card details, and bank account number) and handle all the steps in the payment process through their systems, including data collection and data processing. The Payment Processors' use of your Personal Information is governed by their respective privacy policies which may or may not contain privacy protections as protective as this Policy. We suggest that you review their respective privacy policies.

Managing information

You can delete certain Personal Information we have about you. The Personal Information you can delete may change as the Services change. When you delete Personal Information, however, we may maintain a copy of the unrevised Personal Information in our records for the duration necessary to comply with our obligations to our affiliates and partners, and for the purposes described below. If you would like to delete your Personal Information or permanently delete your account, you can do so by contacting us.

Disclosure of information

Depending on the requested Services or as necessary to complete any transaction or provide any Service you have requested, we may share your information with our affiliates, contracted companies, and service providers (collectively, "Service Providers") we rely upon to assist in the operation of the Services available to you and whose privacy policies are consistent with ours or who agree to abide by our policies with respect to Personal Information. We will not share any personally identifiable information with third parties and will not share any information with unaffiliated third parties.

Service Providers are not authorized to use or disclose your information except as necessary to perform services on our behalf or comply with legal requirements. Service Providers are given the information they need only to perform their designated functions, and we do not authorize them to use or disclose any of the provided information for their own marketing or other purposes. We can share and disclose your information only with the following categories of Service Providers:

- Cloud computing services
- Data analytics services
- Data storage services
- Performance monitoring services
- Product engineering and design services

- User authentication services
- Website hosting service providers

We may also disclose any Personal Information we collect, use or receive if required or permitted by law, such as to comply with a subpoena or similar legal process, and when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request.

Retention of information

We will retain and use your Personal Information for the period necessary to comply with our legal obligations, as long as your user account remains active, to enforce our agreements, resolve disputes, and unless a longer retention period is required or permitted by law.

We may use any aggregated data derived from or incorporating your Personal Information after you update or delete it, but not in a manner that would identify you personally. Once the retention period expires, Personal Information shall be deleted. Therefore, the right to access, the right to erasure, the right to rectification, and the right to data portability cannot be enforced after the expiration of the retention period.

Transfer of information

Depending on your location, data transfers may involve transferring and storing your information in a country other than your own. However, this will not include countries outside the European Union and European Economic Area. If any such transfer takes place, you can find out more by checking the relevant sections of this Policy or inquire with us using the information provided in the contact section.

Data protection rights under the GDPR

If you are a resident of the European Economic Area (“EEA”), you have certain data protection rights and we aim to take reasonable steps to allow you to correct, amend, delete, or limit the use of your Personal Information. If you wish to be informed what Personal Information we hold about you and if you want it to be removed from our systems, please contact us. In certain circumstances, you have the following data protection rights:

1. You have the right to withdraw consent where you have previously given your consent to the processing of your Personal Information. To the extent that the legal basis for our processing of your Personal Information is consent, you have the right to withdraw that consent at any time. Withdrawal will not affect the lawfulness of processing before the withdrawal.

2. You have the right to learn if your Personal Information is being processed by us, obtain disclosure regarding certain aspects of the processing, and obtain a copy of your Personal Information undergoing processing.

3. You have the right to verify the accuracy of your information and ask for it to be updated or corrected. You also have the right to request us to complete the Personal Information you believe is incomplete.

4. You have the right to object to the processing of your information if the processing is carried out on a legal basis other than consent. Where Personal Information is processed for the public interest, in the exercise of an official authority vested in us, or for the purposes of the legitimate interests pursued by us, you may object to such processing by providing a ground related to your situation to justify the objection.

5. You have the right, under certain circumstances, to restrict the processing of your Personal Information. These circumstances include: the accuracy of your Personal Information is contested by you and we must

verify its accuracy; the processing is unlawful, but you oppose the erasure of your Personal Information and request the restriction of its use instead; we no longer need your Personal Information for the purposes of processing, but you require it to establish, exercise or defend your legal claims; you have objected to processing pending the verification of whether our legitimate grounds override your legitimate grounds. Where processing has been restricted, such Personal Information will be marked accordingly and, except for storage, will be processed only with your consent or for the establishment, to exercise or defence of legal claims, for the protection of the rights of another natural, or legal person or for reasons of important public interest.

6. You have the right, under certain circumstances, to obtain the erasure of your Personal Information from us. These circumstances include: the Personal Information is no longer necessary in relation to the purposes for which it was collected or otherwise processed; you withdraw consent to consent-based processing; you object to the processing under certain rules of applicable data protection law; the processing is for direct marketing purposes; and the personal data have been unlawfully processed. However, there are exclusions of the right to erasure such as where processing is necessary: for exercising the right of freedom of expression and information; for compliance with a legal obligation; or for the establishment, exercise or defence of legal claims.

7. You have the right to receive your Personal Information that you have provided to us in a structured, commonly used, and machine-readable format and, if technically feasible, to have it transmitted to another controller without any hindrance from us, provided that such transmission does not adversely affect the rights and freedoms of others.

8. You have the right to complain to a data protection authority about our collection and use of your Personal Information. If you are not satisfied with the outcome of your complaint directly with us, you have the right to lodge a complaint with your local data protection authority. For more information, please contact your local data protection authority in the EEA. This provision is applicable provided that your Personal Information is processed by automated means and that the processing is based on your consent, on a contract which you are part of, or on pre-contractual obligations thereof.

California privacy rights

Consumers residing in California are afforded certain additional rights with respect to their Personal Information under the California Consumer Privacy Act (“CCPA”). If you are a California resident, this section applies to you.

In addition to the rights explained in this Policy, California residents who provide Personal Information as defined in the statute to obtain Services for personal, family, or household use are entitled to request and obtain from us, once a calendar year, information about the categories and specific pieces of Personal Information we have collected and disclosed.

Furthermore, California residents have the right to request deletion of their Personal Information or opt-out of the sale of their Personal Information which may include selling, disclosing, or transferring Personal Information to another business or a third party for monetary or other valuable consideration. To do so, simply contact us.

How to exercise your rights

Any requests to exercise your rights can be directed to us through the contact details provided in this document. Please note that we may ask you to verify your identity before responding to such requests. Your request must provide sufficient information that allows us to verify that you are the person you are claiming to be or that you are the authorized representative of such person. If we receive your request from an authorized representative, we may request evidence that you have provided such an authorized representative with power of attorney or that the authorized representative otherwise has valid written authority to submit requests on your behalf.

You must include sufficient details to allow us to properly understand the request and respond to it. We cannot respond to your request or provide you with Personal Information unless we first verify your identity or authority to make such a request and confirm that the Personal Information relates to you.

Cookies

Our Services use “cookies” to help personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you and can only be read by a web server in the domain that issued the cookie to you. If you choose to decline cookies, you will not be able to use and experience the features of the Services.

We may use cookies to collect, store, and track information for security and personalization, to operate the Services, and for statistical purposes. For further information on the cookies we collect and their purpose, see our *Cookie Policy*. Please note that you can accept or decline cookies. Most web browsers automatically accept cookies by default, but you can modify your browser settings to decline cookies.

Data analytics

Our Services may use third-party analytics tools that use cookies, web beacons, or other similar information-gathering technologies to collect standard internet activity and usage information. The information gathered is used to compile statistical reports on User activity such as how often Users visit our Services, what pages they visit and for how long, etc. We use the information obtained from these analytics tools to monitor the performance and improve our Services. We do not use third-party analytics tools to track or collect any personally identifiable information of our Users and we will not associate any information gathered from the statistical reports with any individual User.

Do Not Track signals

Some browsers incorporate a Do Not Track feature that signals to websites you visit that you do not want to have your online activity tracked. Tracking is not the same as using or collecting information in connection with a website. For these purposes, tracking refers to collecting personally identifiable information from consumers who use or visit a website or online service as they move across different websites over time. The Services do not track its visitors over time and across third-party websites. However, some third-party websites may keep track of your browsing activities when they serve you content, which enables them to tailor what they present to you. For a description of Do Not Track protocols for browsers and mobile devices or to learn more about the choices available to you, visit internetcookies.com.

Links to other resources

The Services contain links to other resources that are not owned or controlled by us. Please be aware that we are not responsible for the privacy practices of such other resources or third parties. We encourage you to be aware when you leave the Services and to read the privacy statements of every resource that may collect Personal Information.

Information security

We secure the information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use, or disclosure. We maintain reasonable administrative, technical, and physical safeguards to protect against unauthorized access, use, modification, and disclosure of Personal Information in our control and custody. However, no Internet or wireless network data transmission can be guaranteed.

Therefore, while we strive to protect your Personal Information, you acknowledge that:

- There are security and privacy limitations of the Internet which are beyond our control.
- The security, integrity, and privacy of any and all information and data exchanged between you and the Services cannot be guaranteed.
- Any such information and data may be viewed or tampered with in transit by a third party, despite best efforts.

As the security of Personal Information depends in part on the security of the device you use to communicate with us and the security you use to protect your credentials, please take appropriate measures to protect this information.

Data breach

In the event we become aware that the security of the Services has been compromised or Users' Personal Information has been disclosed to unrelated third parties as a result of external activity, including, but not limited to, security attacks or fraud, we reserve the right to take reasonably appropriate measures, including, but not limited to, investigation and reporting, as well as notification to and cooperation with law enforcement authorities. In the event of a data breach, we will make reasonable efforts to notify affected individuals if we believe that there is a reasonable risk of harm to the User because of the breach or if notice is otherwise required by law. When we do, we will email you.

Changes and amendments

We reserve the right to modify this Policy or its terms related to the Services at any time at our discretion. When we do, we will revise the updated date at the bottom of this page. We may also provide notice to you in other ways at our discretion, such as through the contact information you have provided.

An updated version of this Policy will be effective immediately upon the posting of the revised Policy unless otherwise specified. Your continued use of the Services after the effective date of the revised Policy (or such other act specified at that time) will constitute your consent to those changes. However, we will not, without your consent, use your Personal Information in a manner materially different from what was stated at the time your Personal Information was collected.

Acceptance of this policy

You acknowledge that you have read this Policy and agree to all its terms and conditions. By accessing and using the Services and submitting your information you agree to be bound by this Policy. If you do not agree to abide by the terms of this Policy, you are not authorized to access or use the Services.

Contacting us

If you have any questions regarding the information we may hold about you or if you wish to exercise your rights, we encourage you to contact us using the details below:

- For GDPR-related requests: gdpr@valuecometrics.com.
- For all other requests: ciso@valuecometrics.com.

We resolve complaints and disputes and make every reasonable effort to honor your wish to exercise your rights as quickly as possible and in any event, within the timescales provided by applicable data protection laws.

Revision History

Version	Date	Editor	Approver	Description of Changes
1	31/10/2024	MJO	MJO	Initial version
2	24/04/2025	MJO	TDU	Updated contacts for the data access request. Reviewed formatting, confidentiality label and page numbers Removed Mobile application, push notifications and Affiliate links details
4	06/12/2025	MJO	MPE	Add “internal” label, integrate latest tech stack and team structure, update formatting.