

Privacy Policy

Effective as of 30 December 2021.

This Privacy Policy describes the privacy practices of Lovd.com, Inc. ("**Lovd**," "**we**", "**us**" or "**our**") and how we handle personal information that we collect through our digital properties that link to this Privacy Policy, including our website and mobile application (collectively, the "**Service**"), as well as through social media, our marketing activities, our live events and other activities described in this Privacy Policy.

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Personal information we collect

Information you provide to us. Personal information you may provide to us through the Service or otherwise includes:

- **Contact data**, such as your first and last name, email address, billing and mailing addresses, , and phone number.
- **Registration information**, such as information that may be related to a service, an account or an event you register for.
- **Demographic Information**, such as your city, state, country of residence, postal code, and age.

- **Profile data**, such as the username and password that you may set to establish an online account with us, date of birth, biographical details, photograph, links to your profiles on social networks, interests, online communities that users are involved in (like Facebook Groups), preferences, and any other information that you add to your account profile.
 - **Communications** that we exchange with you, including when you contact us with questions or feedback, through the Service, social media, or otherwise.
 - **Transactional data**, such as information relating to or needed to complete your orders on or through the Service, including order numbers and transaction history.
 - **Marketing data**, such as your preferences for receiving our marketing communications and details about your engagement with them.
 - **User-generated content**, such as profile pictures, photos, images, music, videos, comments, questions, messages, works of authorship, and other content or information that you generate, transmit, or otherwise make available on the Service, as well as associated metadata. Metadata includes information on how, when, where and by whom a piece of content was collected and how that content has been formatted or edited. Metadata also includes information that users can add or can have added to their content, such as keywords, geographical or location information, and other similar data.
 - **Payment information** needed to complete transactions, including payment card information or bank account number.
 - **Promotional information**, including information you share when you enter a competition, promotion or complete a survey. Please note that if you participate in a sweepstakes, contest or giveaway through the Service, we may ask you for your Contact Data to notify you if you win or not, to verify your identity and/or to send you prizes. In some situations, we may need additional information as a part of the entry process, such as a prize selection choice. These sweepstakes and contests are voluntary. We recommend that you read the rules and other relevant information for each sweepstakes and contest that you enter.
- **Other data** not specifically listed here, which we will use as described in this Privacy Policy or as otherwise disclosed at the time of collection.

Third-party sources. We may combine personal information we receive from you with personal information we obtain from other sources, such as:

- **Public sources**, such as government agencies, public records, social media platforms, and other publicly available sources.
 - **Data providers**, such as information services and data licensors that provide demographic and other information.
 - **Our affiliate partners**, such as our affiliate network provider and publishers, influencers, and promoters who participate in our paid affiliate programs.
- **Marketing partners**, such as joint marketing partners and event co-sponsors.

Information we obtain from social media platforms. We may maintain pages for our Company on social media platforms, such as Facebook, LinkedIn, Twitter, Google, YouTube, Instagram, and other third party platforms. When you visit or interact with our pages on those platforms, the platform provider's privacy policy will apply to your interactions and their collection, use and processing of your personal information. You or the platforms may provide us with information through the platform, and we will treat such information in accordance with this Privacy Policy.

If you choose to login to the Service via a third-party platform or social media network, or otherwise connect your account on the third-party platform or network to your account through the Service, we may collect information from that platform or network. For example, this information may include your Facebook username, user ID, profile picture, cover photo, and networks to which you belong (e.g., school, workplace). You may also have the opportunity to provide us with additional information via the third-party platform or network, such as a list of your friends or connections and your email address. You can read more about your privacy choices in the "Third party platforms or social media networks" portion of the "Your Choices" section.

Cookies and Other Information Collected by Automated Means

We, our service providers, and our business partners may automatically log information about you, your computer or mobile device, and activity occurring on or through the Service, including but not limited, your computer or mobile device operating system type and version number, manufacturer and model, device identifier (such as the Google Advertising ID or Apple ID for Advertising), browser type, screen resolution, IP address, the website you visited before browsing to our website, general location information such as city, state or geographic area; information about your use of and actions on the Service, such as pages or screens you viewed, how long you spent on a page or screen, navigation paths between pages or screens, information about your activity on a page or screen, access times, and length of access; and other personal information. Our service providers and business partners may collect this type of information over time and across third-party websites and mobile applications.

On our webpages, this information is collected using cookies, browser web storage (also known as locally stored objects, or "LSOs"), web beacons, and similar technologies, and our emails may also contain web beacons. In our mobile application, we may collect this information directly or through our use of third-party software development kits ("SDKs"). SDKs may enable third parties to collect information directly from our App.

A "cookie" is a text file that websites send to a visitor's computer or other Internet-connected device to uniquely identify the visitor's browser or to store information or settings in the browser. Browser web storage, or LSOs, are used for similar purposes as cookies. Browser web storage

enables the storage of a larger amount of data than cookies. A “web beacon,” also known as a pixel tag or clear GIF, is typically used to demonstrate that a webpage was accessed or that certain content was viewed, typically to measure the success of our marketing campaigns or engagement with our emails and to compile statistics about usage of our websites. A SDK is third-party computer code that we may incorporate into our mobile applications that may be used for a variety of purposes, including to provide us with analytics regarding the use of our mobile applications, to integrate with social media, add features or functionality to our app, or to facilitate online advertising.

Web browsers may offer users of our websites or mobile apps the ability to disable receiving certain types of cookies; however, if cookies are disabled, some features or functionality of our websites may not function correctly. Please see the “Targeted online advertising” section for information about how to exercise choice regarding the use of browsing behavior for purposes of targeted advertising.

Data about others. Users of the Service may have the opportunity to refer friends or other contacts to us and share their contact information with us. Please do not refer someone to us or share their contact information with us unless you have their permission to do so.

How We Use Your Personal Information

We use your personal information for the following purposes and as otherwise described in this Privacy Policy or at the time of collection:

To operate the Service. We use your personal information to:

- provide, operate and improve the Service
- provide information about our products and services
- establish and maintain your user profile on the Service
- facilitate your to login to the Service via third-party identity and access management providers, such as Facebook
- enable security features of the Service, such as by sending you security codes via email or SMS, and remembering devices from which you have previously logged in
- facilitate social features of the Service, such as by identifying and suggesting connections with other users of the Service and providing chat or messaging functionality
- communicate with you about the Service, including by sending you announcements, updates, security alerts, and support and administrative messages
- communicate with you about events or contests in which you participate
- understand your needs and interests, and personalize your experience with the Service and our communications

- provide support and maintenance for the Service
- to respond to your requests, questions and feedback

Research and development. We may use your personal information for research and development purposes, including to analyze and improve the Service and our business.

Marketing and advertising. We, our service providers and our third-party advertising partners may collect and use your personal information for marketing and advertising purposes:

· **Direct marketing.** We may send you Lovd-related or other direct marketing communications as permitted by law. You may opt-out of our marketing communications as described in the Opt-out of marketing section below.

· **Interest-based advertising.** We may engage third-party advertising companies and social media companies to display ads on our Service and other online services. These companies may use cookies and similar technologies to collect information about your interaction (including the data described in the automatic data collection section above) over time across the Service, our communications and other online services, and use that information to serve online ads that they think will interest you. This is called interest-based advertising. We may also share information about our users with these companies to facilitate interest-based advertising to those or similar users on other online platforms.

Compliance and protection. We may use your personal information to:

- comply with applicable laws, lawful requests, and legal process, such as to respond to subpoenas or requests from government authorities;
- protect our, your or others' rights, privacy, safety or property (including by making and defending legal claims);
- audit our internal processes for compliance with legal and contractual requirements or our internal policies;
- enforce the terms and conditions that govern the Service; and
- prevent, identify, investigate and deter fraudulent, harmful, unauthorized, unethical or illegal activity, including cyberattacks and identity theft.

With your consent. In some cases, we may specifically ask for your consent to collect, use or share your personal information, such as when required by law.

To create anonymous, aggregated or de-identified data. We may create anonymous, aggregated or de-identified data from your personal information and other individuals whose personal information we collect. We make personal information into anonymous, aggregated or de-identified data by removing information that makes the data identifiable to you. We may use this anonymous, aggregated or de-identified data and share it with third parties for our lawful business purposes, including to analyze and improve the Service and promote our business.

Retention. We generally retain personal information to fulfill the purposes for which we collected it, including for the purposes of satisfying any legal, accounting, or reporting requirements, to establish or defend legal claims, or for fraud prevention purposes. To determine the appropriate retention period for personal information, we may consider factors such as the amount, nature, and sensitivity of the personal information, the potential risk of harm from unauthorized use or disclosure of your personal information, the purposes for which we process your personal information and whether we can achieve those purposes through other means, and the applicable legal requirements.

When we no longer require the personal information we have collected about you, we may either delete it, anonymize it, or isolate it from further processing.

How We Share Your Personal Information

We may share your personal information with the following parties and as otherwise described in this Privacy Policy or at the time of collection:

Affiliates. Our corporate parent, subsidiaries, and affiliates, for purposes consistent with this Privacy Policy.

Service providers. Third parties that provide services on our behalf or help us operate the Service or business (such as customer support, hosting, analytics, email delivery, marketing, and database management services). These third parties may use your personal information only as directed or authorized by us and in a manner consistent with this Privacy Policy, and are prohibited from using or disclosing your information for any other purpose.

Payment processors. Any payment card information you use to make a purchase on the Service is collected and processed directly by our payment processor, Stripe, and we never physically receive or store your full payment card information. Stripe commits to complying with the Payment Card Industry Data Security Standard (PCI-DSS) and using industry standard security. Stripe may use your Payment Information in accordance with its own Privacy Policy here: <https://stripe.com/privacy>.

Advertising partners. Third-party advertising companies for the interest-based advertising purposes described above.

Third parties designated by you. We may share your personal data with third parties where you have instructed us or provided your consent to do so. For example, we may share your personal information with third-party advertisers with whom we are collaborating to offer you additional services such as sweepstakes, raffles and promotions. We will share personal

information that is needed for these other companies to provide the services that you have requested.

Business and marketing partners. Third parties with whom we collaborate on joint activities (such as co-sponsors of contests and promotions), with whom we have entered into joint marketing relationships or other joint ventures, or who we think may offer you products or services that you may enjoy.

Third-party platforms and social media networks. If you have enabled features or functionality that connect the Service to a third-party platform or social media network (such as by logging in to the Service using your account with the third-party, providing your API key or similar access token for the Service to a third party, or otherwise linking your account with the Service to a third party's services), we may disclose the personal information that you authorized us to share. We do not control the third party's use of your personal information.

Professional advisors. Professional advisors, such as lawyers, auditors, bankers and insurers, where necessary in the course of the professional services that they render to us.

Authorities and others. Law enforcement, government authorities, and private parties, as we believe in good faith to be necessary or appropriate for the compliance and protection purposes described above.

Business transferees. Acquirers and other relevant participants in business transactions (or negotiations and diligence for such transactions) involving a corporate divestiture, merger, consolidation, acquisition, reorganization, sale or other disposition of all or any portion of the business or assets of, or equity interests in, Lovd or our affiliates (including, in connection with a bankruptcy or similar proceedings).

Other users and the public. Your profile and other user-generated content (except for private, direct messages with Lovd) are/may be visible to other users of the Service and the public. For example, other users of the Service or the public may have access to your information if you chose to make your profile or other personal information available to them through the Service, such as when you provide comments, reviews, survey responses, or share other content. This information can be seen, collected and used by others, including being cached, copied, screen captured or stored elsewhere by others (e.g., search engines), and we are not responsible for any such use of information. We do not control how other users or third parties use any personal information that you make available to such users or the public.

We make commercially reasonable efforts to verify that the parties with whom our mobile application shares personal information provide a level of protection of personal information consistent with the practices described in this Privacy Policy, except that all such parties described above other than service providers and affiliates may, to the extent permitted by law, use personal information as described in their own privacy policies.

Your Choices

You have the following choices with respect to your personal information.

Access or update your information. If you have registered for an account with us through the Service, you may review and update certain account information by logging into the account.

Opt-out of marketing communications. You may opt-out of marketing-related emails by following the opt-out or unsubscribe instructions at the bottom of the email, or by contacting us. Please note that if you choose to opt-out of marketing-related emails, you may continue to receive service-related and other non-marketing emails.

Cookies & Browser Web Storage. We may allow service providers and other third parties to use cookies and similar technologies to track your browsing activity over time and across the Service and third party websites. Most browsers let you remove or reject cookies. To do this, follow the instructions in your browser settings. Many browsers accept cookies by default until you change your settings. Please note that if you set your browser to disable cookies, the Sites may not work properly. Similarly, your browser settings may allow you to clear your browser web storage.

Privacy settings and location data. We make available certain privacy settings on the Service, including options to control your name, your username, your address, your email, your phone number, and your profile picture.

Mobile location data. You can disable our access to your device's precise geolocation in your mobile device settings.

Targeted online advertising. Some of the business partners that collect information about users' activities on or through the Service may be members of organizations or programs that provide choices to individuals regarding the use of their browsing behavior or mobile application usage for purposes of targeted advertising.

Advertising choices. You can limit use of your information for interest-based advertising by:

- **Browser settings.** Blocking third-party cookies in your browser settings.
- **Privacy browsers/plug-ins.** By using privacy browsers or ad-blocking browser plug-ins that let you block tracking technologies.
- **Platform settings.** Google and Facebook offer opt-out features that let you opt-out of use of your information for interest-based advertising:
 - Google: <https://adssettings.google.com/>
 - Facebook: <https://www.facebook.com/about/ads>

Ad industry tools. Opting out of interest-based ads from companies participating in the following industry opt-out programs:

- Network Advertising Initiative: http://www.networkadvertising.org/managing/opt_out.asp
- Digital Advertising Alliance: optout.aboutads.info.
- AppChoices mobile app, available at <https://www.youradchoices.com/appchoices>, which will allow you to opt-out of interest-based ads in mobile apps served by participating members of the Digital Advertising Alliance.

Mobile settings. Using your mobile device settings to limit use of the advertising ID associated with your mobile device for interest-based advertising purposes.

You will need to apply these opt-out settings on each device from which you wish to opt-out.

Please note that we also may work with companies that offer their own opt-out mechanisms and may not participate in the opt-out mechanisms that we linked to above.

Do Not Track. Some Internet browsers may be configured to send “Do Not Track” signals to the online services that you visit. We currently do not respond to “Do Not Track” or similar signals. To find out more about “Do Not Track,” please visit <http://www.allaboutdnt.com>.

Declining to provide information. Where we are required by law to collect your personal information, or where we need your personal information in order to provide the Service to you, if you do not provide this information when requested (or you later ask to delete it), we may not be able to provide you with our services. We will tell you what information you must provide to receive the Service by designating it as required at the time of collection or through other appropriate means.

Third-party platforms or social media networks. If you choose to connect to the Service via a third-party platform or social media network, you may have the ability to limit the information that we may obtain from the third-party at the time you login to the Service using the third-party’s authentication service or otherwise connect your account. Subsequently, you may be able to control your settings through the third-party’s platform or service. For example, you may access and change your settings through the Facebook [settings page](#) for Apps and Websites. If you withdraw our ability to access certain information from a third-party platform or social media network, that choice will not apply to information that we have already received from that third-party.

Remove or anonymize your content. You may request that the content that you posted to the Service be removed or anonymized such that your personal information will not be publicly identifiable on the Service by contacting us. We may decline to process your request as

consistent with law. Please note that even if we process your request, it does not ensure complete or comprehensive removal of the content or information posted on the Service.

Delete your content or close your account. You can choose to delete certain content through your account. If you wish to request to close your account, please contact us.

Other Sites and Services

The Service may contain links to websites, mobile applications, and other online services operated by third parties. In addition, our content may be integrated into web pages or other online services that are not associated with us. These links and integrations are not an endorsement of, or representation that we are affiliated with, any third party. We do not control websites, mobile applications or online services operated by third parties, and we are not responsible for their actions. We encourage you to read the privacy policies of the other websites and mobile applications and online services you use.

Security

Here, at Lovd, we take protecting your personal information seriously. We employ a number of organizational, technical and physical safeguards designed to protect the personal information we collect. However, security risk is inherent in all internet and information technologies and we cannot guarantee the security of your personal information.

International Data Transfer

We are headquartered in the United States and may use service providers that operate in other countries. Your personal information may be transferred to the United States or other locations where privacy laws may not be as protective as those in your state, province, or country.

Children

As a general rule, children are not allowed to use the Service, and we do not collect personal information from them. We define "children" as anyone under 13 years old. If we learn that we have collected personal information of a child without the consent of the child's parent or guardian, we will delete it. We encourage parents with concerns to contact us.

Changes to this Privacy Policy

We reserve the right to modify this Privacy Policy at any time. If we make material changes to this Privacy Policy, we will notify you by updating the date of this Privacy Policy and posting it on the Service. We may, and if required by law will, also provide notification of changes in another way that we believe is reasonably likely to reach you, such as via e-mail (if you have an account where we have your contact information) or another manner through the Service.

Any modifications to this Privacy Policy will be effective upon our posting the new terms and/or upon implementation of the new changes on the Service (or as otherwise indicated at the time of posting). In all cases, your continued use of the Service after the posting of any modified Privacy Policy indicates your acceptance of the terms of the modified Privacy Policy.

How to Contact Us

- **Email:** support@lovd.com
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- **Phone:** 415-842-3135