



OV Loop Confidentiality & Privacy Policy

Confidentiality

For purposes of this Services Agreement, “Confidential Information” means knowledge, documents, materials and information, not generally known to the public, regarding matters relating to this Services Agreement as shared by any Party hereto and/or, business details, technology, products, services, research and development, marketing, operations or plans, and includes, but is not limited to, technical data, inventions, trade secrets or know-how relating to any Party's (existing or future) products, services, source code, object code, wire frames, software code, plans or designs, customer lists and customers not opting to join the OV Loop rewards program, employees, financial condition, prospects, suppliers, sources of leads and methods of doing business, as well as any personal or private customer information that is input into or results from the use of the Software. Neither Party (the “Receiving Party”) shall at any time, directly or indirectly divulge, communicate, use to the detriment of the other Party's (the “Disclosing Party”) or for the benefit of any other person or persons, or misuse in any way, any Confidential Information. Any Confidential Information or data now or hereafter acquired by either Party shall be deemed a valuable, special, and unique asset of the Disclosing Party that is received by the Receiving Party in confidence and as a fiduciary, and the Receiving Party shall remain a fiduciary to the Disclosing Party with respect to all of such information.

These Confidentiality provisions shall not apply to Confidential Information that:

- (a) the Receiving Party can prove was known to the Receiving Party or in its possession before that information was acquired from, or from some person on behalf of, the Disclosing Party;
- (b) is in or enters the public domain through no wrongful default of the Receiving Party or any person on its behalf, provided that this clause shall only apply from the date that the relevant Confidential Information enters the public domain.
- (c) the Receiving Party receives from a third party without similar obligations of confidence in circumstances where the third party did not obtain that information as a result of a breach of an obligation of confidence;
or
- (d) is required to be disclosed by any applicable law or by order of any court of competent jurisdiction or any government body, agency, or regulatory body, to the extent of the required disclosure.

Additionally, if the Agreement is terminated, the Receiving Party shall promptly return or destroy (at the option of the Disclosing Party) all Confidential Information of the Disclosing Party in the Receiving Party's possession. For clarity, as further discussed in the Services Agreement section 2.3, the Merchant Client's customers that join the Merchant Client's VIP Loop will by choice also be joining the broader OV Loop rewards program to obtain the OV Cash Card and therefore such customer data shall remain accessible by OV Loop after termination.



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Privacy Policy

Your privacy is important to us. Please read the following Privacy Policy as it describes the types of data we collect from you and your devices (“Data”), how we use your Data, and the legal bases we have to process your Data when you use our mobile application, OV Loop, Inc (the “app”), or visit our website, www.ovloop.com (collectively, the “Site”). This Privacy Statement also describes how we use your content, which is your communications with others, information transmitted by you via the OV Loop Application, website, and related services (“Services”) and the files, photos, documents, audio, videos, and other digital works that you upload, store, or share through the Services (“Content”). To the extent permitted by law, by using our Services, you consent to our collection, use, and disclosure of your Content and Data in the manner described in this Privacy Policy. In some cases, we will provide separate notice and request your consent as referenced in the Privacy Policy. Our primary goal is to provide you with exceptional service, and we understand that you may have questions or concerns regarding your personal information and how it will be used.

We are committed to ensuring that your privacy and personal information is protected, and should we ask you to provide us certain information while using the App, you can be assured that it will only be used as stated in this policy. We may revise our policy from time to time in order to better comply with new laws or changes to our services, but we will always inform you of these changes before they affect you personally, and we will only subject your personal data to the new rules once you give us your personal consent. If you do not consent to this privacy policy, we will not collect or store any of your personal information for any reason, but usage of the App may be limited, and certain features may be unavailable for use. This policy is effective as of September 20th, 2018.

APPLICATION REGISTRATION

In order to use our website or application services as intended, we will require you to register as a user on the App. This registration will require you to submit some of your personal information, which we will store on our servers located in the United States. During registration, the user is required to give certain information (such as name and email address), as well as certain payment information. This information is used to activate certain features of the App and allows us to enable the core functions of the App, to view secure content, and to improve your in-App experience. Without this information we cannot effectively perform or provide our services to you or other customers, and you will be unable to use our services, and have no access to the App.

In addition to the information, we collect when you register, we may ask you for personal information at other times, such as when you contact our technical support team, for the purpose of verifying your identity and providing assistance for any issues you may have with the App. When you send e-mail or other communication to the Company, we may retain the communications in order to process your inquiries, respond to your requests, and improve our services. You are free to request that we do not save or preserve your e-mails or other communications by selecting the appropriate option in your profile tab, but please be aware that this might prevent us from effectively addressing or responding to your requests.

You may delete or end your registration at any time by selecting the “Account Options” tab. Deletion of your profile will not automatically remove all of your information from our servers, as we need to keep such information for record keeping and auditing purposes.

Information We Collect

OV Loop collects information from you in order to operate and to provide, improve, customize, support, and market our Services. We collect the following information when you install, access, or use our Services:

User Provided Information:

- Your Account Information. We will require your mobile phone number, name and email to create your OV Loop account. You may also share your phone contacts, and can provide us with other information, such as a profile picture.
- Your Messages. In order to provide you access across multiple devices and continued service through device replacements, we retain your messages in the ordinary course of providing our Services to you. Once your messages (including your chats, photos, videos, voice messages, files, shared location information, and other shared information) are delivered, they are maintained



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on our servers as well as on your own device. We provide end-to-end encryption for our Services, which is on by default, when you and the people with whom you message both use our app. End-to-end encryption means that your messages are encrypted to protect against us and third parties from reading them.

- **Business Chats.** Users have the ability to initiate a chat with businesses available through the application. These chats are stored for the business and the user. Messages between businesses and users cannot be edited or deleted. The “Private Chat” feature of your phone is disabled. Calls and video calls can be recorded. If the user is “NOT IN LOOP,” a chat may only be initiated by the user when the user has not OPTED IN by hitting a button that says “Loop ON.” Notifications are also enabled for customer services representatives while a ticket is still open. Once a ticket has been closed by the representative, or abandoned by the user, the business or support can no longer reach the customer to initiate a chat. If the user is “IN THE LOOP,” businesses are able to initiate a chat and send content, including images, videos, coupons, calls, video calls, and Push notifications. The user has the ability to disable the notifications. The user can, at any time, get out of the loop of that business and return to “NOT IN LOOP.”
- **Your Connections.** If you permit us to access the address book on your device through the permission system, we may access and store names and contact information from your address book to facilitate social interactions through our app and for other purposes described in this Privacy Policy or at the time of consent or collection. For ease of communications with your contacts, we may help you identify your contacts who also use OV Loop, so that you may create, join, or be added to groups and broadcast lists and so that such groups and lists get associated with your account information.
- **Use Of Our Payments Options.** If you use our payment services, we do not share financial information, such as your bank account online login information, bank account and routing numbers, and credit cards linked to your OV Loop account with third party social networking services. To process payments on OV Loop, we collect and share some of your personal information with the person or company that you are paying or is paying you. Your contact information, date of registration, the number of payments you have received, and other information may be provided to users or companies when you transact with, on, or through OV Loop. We work with vendors to enable them to accept payments from you using OV Loop. In doing so, a vendor may share information about you with us when you make a payment to such vendor. We use this information to confirm to vendor that you are an OV Loop customer and that the vendor should enable OV Loop as a form of payment for your purchase. Regardless, we will not disclose your credit card number or bank account number to anyone you have paid or who has paid you through OV Loop, except with your express permission or if we are required to do so to comply with a subpoena or other legal process.
- **Customer Service.** You may provide us with information related to your use of our Services so we can provide you technical or customer support.

Automatically Collected Information:

- **Usage Information.** We collect information about your activity on our Services, like service-related, diagnostic, and performance data. This includes information about your activity (including how you use our Services, your Services settings, how you interact with others using our Services, and the time, frequency, and duration of your activities and interactions), log files, and diagnostic, crash, website, and performance logs and reports. This also includes information about when you signed up for our Services, features you use, whether you are online, when you last used our Services, and when you last updated your personal information.
- **Device Information.** We may collect information about your mobile device, including, for example, the hardware model, operating system and version, app version, and unique device identifier, operating system, app version, mobile operator or ISP, language and time zone.
- **Location Information.** We collect device location information if you use our location features, like when you choose to share your location with your contacts, view locations nearby or those



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others have shared with you, and the like, and for diagnostics and troubleshooting purposes. We use various technologies to determine location, including IP, GPS, Bluetooth signals, and information about nearby Wi-Fi access points, beacons, and cell towers.

- **Cookies.** A cookie is a small file which asks permission to be placed on your computer or mobile device's hard drive. Once you agree, the file is added, and the cookie helps analyze web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This allows us to analyze data about App traffic and visitor trends in order to improve the App based on our users' needs. We only use this information for statistical analysis purposes and then the data is removed from the system. Once we are finished analyzing the statistical information the data is removed from our system.

Overall, cookies help us provide our users with a better App experience, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer, phone, or other hardware or any information about you, other than the data you choose to share with us. Cookies can also enable us to track and target the interests of our users to enhance the experience on our App. Usage of a cookie is in no way linked to any personally identifiable information on our App.

You can choose to accept or decline cookies. Upon accessing our App for the first time you will be given the option to enable cookies. If you do not enable cookies, we will not download a cookie into your browser for any purpose, but your usage of the App may be limited. Once you create a user profile you may additionally disable or enable cookies at any time through the appropriate option on the user profile tab. Please be aware that declining cookies may prevent you from taking full advantage of the App and may in some cases prevent you from ordering certain services. Cookies can also enable us to track and target the interests of our users to enhance the experience on our App. Cookies do not record any personal information, and the usage of a cookie will in no way allow us or any other person or company to access your personal information without your express consent.

Third-Party Information

- **Information Others Provide About You.** We receive information about you from other users and businesses. For example, when other users or businesses you know use our Services, they may provide your phone number, name, and other information, just as you may provide theirs, or they may send you a message, send messages to groups to which you belong, or call you. We require each of these users and businesses to have lawful rights to collect, use, and share your information before providing any information to us.
- **Businesses On OV Loop.** Businesses you interact with using OV Loop provide us information about their interactions with you. A business on OV Loop may also use another company to assist it in storing, reading, and responding to your messages on behalf of and in support of that business. Please note that when businesses use third-party services, their own terms and privacy policies will govern your use of those services and their use of your information on those services.
- **Third-Party Service Providers.** We work with third-party service providers to help us operate, provide, improve, understand, customize, support, and market our Services. For example, we work with companies to distribute our apps, provide our infrastructure, delivery, and other systems, supply location, map, and places information, process payments, help us understand how people use our Services, market our Services, help you connect with businesses using our Services, conduct surveys and research for us, and help with customer service. These companies may provide us information about you in certain scenarios.
- **Third-Party Services.** We allow you to use our Services in connection with third-party services. If you use our Services with such third-party services, we may receive information about you from them. Please note that when you use third-party services, their own terms and privacy policies will govern those services.



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How We Use Information

We use the information we have to operate, provide, improve, understand, customize, support, and market our Services as follows:

- **Our Services.** We use the information we have to provide you with our Services, such as customer support and improving, fixing, and customizing our Services, to evaluate and improve our Services, research, develop, and test new services and features, and conduct troubleshooting activities. We also use your information to respond to you when you contact us.
- **Safety And Security.** We verify accounts in order to promote safety and security on and off our Services and will investigate suspicious activity or violations of our Terms.
- **Communications About Our Services.** We use the information we have to communicate with you about our Services and features and to notify you about changes to our terms and policies and other important updates.
- **Messaging.** We allow you and third parties, like businesses, to communicate with each other using OV Loop. Messages you may receive containing marketing could include an offer for a product or service that might interest you. You may manage these communications through your user settings.

Shared Information

You share your information as you use and communicate via our app, and we share your information to help us operate, provide, improve, understand, customize, support, and market our Services.

- **Send Information To Parties that you Communicate with.** You share your information (including messages) as you use and communicate via our Services.
- **Account Information.** Your phone number and profile information may be available to anyone who uses our Services, although you can configure your Services settings to manage certain information available to other users and businesses with whom you communicate.
- **Contacts.** Users and businesses with whom you communicate may store or share your information with others on and off our Services. You can use your Services settings and the block feature in our Services to manage the users of our Services with whom you communicate and certain information you share.
- **Businesses On OV Loop.** We help businesses who use OV Loop measure the effectiveness and distribution of their services and messages and understand how people interact with them on our Services.
- **Third-Party Service Providers.** We work with third-party service providers to help us operate, provide, improve, understand, customize, support, and market our Services. When we share information with third-party service providers in this capacity, we require them to use your information on our behalf in accordance with our instructions and terms.
- **Third-Party Services.** When you use third-party services that are integrated with our Services, they may receive information about what you share with them. If you interact with a third-party service linked through our Services, you may be providing information directly to such third party. Please note that when you use third-party services their own terms and privacy policies will govern your use of those services.

Assignment Change Of Control, And Transfer

All of our rights and obligations under our Privacy Policy are freely assignable by us to any of our affiliates, in connection with a merger, acquisition, restructuring, or sale of assets, or by operation of law or otherwise, and we may transfer your information to any of our affiliates, successor entities, or new owner.

Our Commitment to Data Security

We are committed to ensuring that your information is secure. In order to prevent unauthorized access to disclosure of your personal or proprietary information, we use commercially reasonable physical, managerial, and technical safeguards to preserve the integrity and security of your personal information, including the use of HTTPS



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protocols. Additionally, whenever we collect sensitive information (including but not limited to your personal, proprietary, or payment data), the information is encrypted and transmitted to us in a secure way.

We've built privacy, end-to-end encryption, and other security features into the App. End-to-end encryption means that your personal and proprietary information is encrypted to prevent unauthorized third parties from accessing or reading the information.

However, the internet is an open system, and we cannot absolutely guarantee that unauthorized third parties will never be able to defeat our security measures, or to use or access your personal or proprietary information for improper purposes. You acknowledge that you provide your personal or proprietary information at your own risk. Once we receive your information, we make commercially reasonable efforts to ensure the security of our systems. However, please note that this is not a guarantee that such information may not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or managerial safeguards. If we learn of a security systems breach or leak of any data, then we will attempt to notify you electronically with all due haste so that you can take appropriate protective steps. We will also post a notice on the App or on the website if a security breach occurs.

Links to Other Websites

Our App may from time to time contain links to enable you to visit affiliated third-party websites or services with their own privacy policies. By accessing the sites or applications of these third parties, or by accepting the use of their services, you will effectively be leaving our App and network. Note that we do not have any control over the content contained in any third-party website or application featured on our App, or over how any third party may use your personal or proprietary information. As such, we are not responsible for the protection and privacy of any information which you provide any third party, and such third parties are not governed by this Privacy Policy. You should be aware of any potential problems that may arise on third party sites or applications, and exercise caution and review the privacy policies for any third-party website or service before accessing their site or applications.

Disclaimer

We will never provide your information to a third party except as set forth herein without your express consent, but if you have consented to us sharing this information, we cannot be held responsible for how these other parties use your information. While we safeguard your information and place certain restrictions on our users and other parties with respect to the dissemination of your contact information, we have no control over what users, or third parties do with data you have consented to share. In the event that such data is misused by such user or third party, we will not be responsible for such misuse or unauthorized dissemination of your personal information and shall not be liable in any way for the actions of any person or company which may receive your contact information.

General Data Protection Regulation (GDPR) Application for Our European Users

What information we collect:

We collect, use, and share the information we have as described above:

- as necessary to fulfill our Terms and Conditions;
- consistent with your consent, which you can revoke at any time;
- as necessary to comply with our legal obligations;
- occasionally to protect your vital interests, or those of ourselves or others;
- as necessary in the public interest; and
- as necessary for our (or others') legitimate interests, including our interests in providing an innovative, relevant, safe, and profitable service to our users and partners, unless those interests are overridden by your interests or fundamental rights and freedoms that require protection of personal data.

How You Exercise Your Rights

Under the GDPR, you have the right to access, correct, transfer, and erase your information, as well as the right to restrict and object to certain processing of your information. This includes the right to object to our processing of



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your information for direct marketing and the right to object to our processing of your information where we are performing a task in the public interest or pursuing our legitimate interests or those of a third party. You can access your information in your account settings. You can access tools to correct, update, and erase your information directly in-app in your privacy section of the app. If we process your information based on our legitimate interests or those of a third party, or in the public interest, you can object to this processing, and we will cease processing your information, unless the processing is based on compelling legitimate grounds or is needed for legal reasons. You can also object to our processing of your information and learn more about your options for restricting the way we use your information by going to your privacy settings within the app. Where we use your information for direct marketing of our own Services, you can always object and opt out of future marketing messages using the unsubscribe link in such communications.

Managing And Deleting Your Information

We store information until it is no longer necessary to provide our Services, or until your account is deleted, whichever comes first. This is a case-by-case determination that depends on such factors as the nature of the information, the purpose for which it is collected and processed, and relevant legal or operational retention needs.

If you wish to manage, change, limit, or delete your information, we allow you to do so through the following tools:

- **Account Settings.** You can change your settings to control information available to other users. You can manage your contacts, groups, or block users under these settings.
- **Updating Your Mobile Phone Number or Account Information.** If you change your phone number, you must change your mobile phone number with us in order to transfer your account to your new mobile phone number. You can also change your profile name, profile picture, and about information at any time.
- **Deleting Your OV Loop Account.** You may delete your OV Loop account at any time (including if you want to revoke your consent to our use of your information) using our in-app deletion feature. When you delete your OV Loop account, your undelivered messages are deleted from our servers as well as any of your other information we no longer need to operate and provide our Services. Note that if you only delete our app from your device without using our in-app deletion feature, your information may be stored with us for a longer period. Please remember that when you delete your account, it does not affect the information other users have relating to you, such as their copy of the messages you sent them.

Protection

We collect, use, preserve, and share your information if we have a good-faith belief that it is reasonably necessary to: (a) respond pursuant to applicable law or regulations, to legal process, or to government requests; (b) enforce our Terms and any other applicable terms and policies, including for investigations of potential violations; (c) detect, investigate, prevent, and address fraud and other illegal activity, security, or technical issues; or (d) protect the rights, property, and safety of our users, OV Loop, or others, including to prevent death or imminent bodily harm.

Global Scope

OV Loop shares information both internally within the company and externally with our partners and with those with whom you communicate around the world in accordance with this Privacy Policy. Information controlled by OV Loop will be transferred or transmitted to, or stored and processed in the United States or other countries outside of where you live for the purposes described herein. These data transfers are necessary to provide the Service to you. We may rely on the European Commission's adequacy decisions about certain countries, as applicable, for data transfers from the European Economic Area to the United States and other countries.



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Updates To Our Policy

We may update our Privacy Policy at any time at our sole discretion. We will notify you before we make changes to this Privacy Policy and give you the opportunity to review the revised Privacy Policy before you choose to continue using our Services. Our Privacy Policy is current as of September 20th, 2018.

Contact Us

If You Are In The European Union

The Data Protection Officer for OV Loop can be contacted here: privacy@OVLoop.com

If you have questions about our Privacy Policy, please contact us or write us here:

OV Loop
400 W. Cummings Park
Suite 2050
Woburn, MA 01801 USA

You may submit a complaint with OV Loop's supervisory authority or your country's Data Protection Commissioner if you feel we have violated this Privacy Policy.

If You Are Outside The European Union

If you have questions about our Privacy Policy, please contact us here: privacy@OVLoop.com

OV Loop
400 W. Cummings Park
Suite 2050
Woburn, MA 01801 USA

Or start a business chat with OV Loop on the app.

How We Process Your Information

The GDPR requires that we have a legal basis to process your data. You have particular rights available to you depending on which legal basis we use, as we detail below. You should know that no matter what legal basis applies, you always have the right to request access to, correction of, and deletion of your data under the GDPR. To exercise your rights, please contact our data protection officer.

For all people who have legal capacity to enter into an enforceable contract, we process data as necessary to provide the services and comply with our agreements to you, such as our Terms and Conditions. We do so in order to:

- To communicate with you;
- To provide, improve, customize, and support our Services
- To promote safety and security;
- To transfer, transmit, store, or process your data outside the EEA, including to within the United States and other countries.

We will use the data we have to provide our services; if you choose not to provide certain data, the quality of your experience using OV Loop may be impacted.

When we process data you provide to us based on your consent, you have the right to withdraw your consent at any time and to port that data you provide to us, under the GDPR. To exercise your rights, visit your device-based settings, your in app-based settings like your in-app location control, and the How You Exercise Your Rights section of the Privacy Policy.



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The other legal bases we rely on in certain instances when processing your data are:

Your Consent:

- For collecting and using information you allow us to receive through the device-based settings when you enable them (such as access to your GPS location, camera, or photos), so we can provide the features and services described when you enable the settings.

Our legitimate interests or the legitimate interests of a third party, where not outweighed by your interests or fundamental rights and freedoms (“legitimate interests”):

For people under the age of majority (under 18, in the US and most EU countries) who have a limited ability to enter into an enforceable contract only, we may be unable to process personal data on the grounds of contractual necessity. Nevertheless, when such a person uses our Services, it is in our legitimate interests:

- To provide, improve, customize, and support our Services as described in our Terms and Conditions;
- To promote safety and security; and
- To communicate with you.

The legitimate interests we rely on for this processing are:

- To create, provide, support, and maintain innovative Services and features that enable people under the age of majority to express themselves, communicate, discover, and engage with information and businesses relevant to their interests, build community, and utilize tools and features that promote their well-being;
- To secure our platform and network, verify accounts and activity, combat harmful conduct, detect and prevent spam and other bad experiences, and keep our Services free of harmful or inappropriate content, and investigate suspicious activity or violations of our terms or policies and to protect the safety of people under the age of majority, including to prevent exploitation or other harms to which such individuals may be particularly vulnerable.

For all people, including those under the age of majority:

- For providing measurement, analytics, and other business services where we are processing data, the legitimate interests we rely on are:
 - To provide accurate and reliable reporting to businesses and other partners, to ensure accurate pricing and statistics on performance, and to demonstrate the value our partners obtain using our Services; and
 - In the interests of businesses and other partners to help them understand their customers and improve their businesses, validate our pricing models, and evaluate the effectiveness and distribution of their services and messages, and understand how people interact with them on our Services.
- For providing marketing communications to you, the legitimate interests we rely on for this processing are:
 - To promote our products, services and new features
- To share information with others including law enforcement and to respond to legal requests, the legitimate interests we rely on for this processing are:
 - To prevent and address fraud and unauthorized use of our Services, violations of our Terms and Conditions and Privacy Policy, or other harmful or illegal activity; to protect ourselves (including our rights, property, services or products), our users or others, including as part of investigations or regulatory inquiries; or to prevent death or imminent bodily harm.
- To share information to promote safety and security, the legitimate interests we rely on for this processing are:
 - To secure systems and fight spam, threats, abuse, or infringement activities and promote safety and security while using our Services.



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You have the right to object to, and seek restriction of, such processing. We will consider several factors when assessing an objection including: our users' reasonable expectations; the benefits and risks to you, us, other users, or third parties; and other available means to achieve the same purpose that may be less invasive and do not require disproportional effort. Your objection will be upheld, and we will cease processing your information, unless the processing is based on compelling legitimate grounds or is needed for legal reasons.

Compliance with laws:

- For processing data when the law requires it, including, for example, if there is a valid legal request for certain data.

Protection of your vital interests or those of another person:

- The vital interests we rely on for this processing include protection of your life or physical integrity or that of others, and we rely on it to combat harmful conduct and promote safety and security, for example, when we are investigating reports of harmful conduct or when someone needs help.

The public interest:

- For undertaking research and to promote safety and security, where this is necessary in the public interest as required by US or EU law or any law to which we may be subject.

Note that when you voluntarily disclose personal information online in a public forum or in private communications with other users (for example, through email, chatrooms, message boards, or social media) such information can be collected and used by others without our ability to control it. Therefore, if you post personal information online that is accessible to the public, it is possible that your information will not be protected and may be accessed by the general public. You may receive unsolicited messages from other parties in return, or may be subject to violations of privacy. If you decide to show your name, phone number and e-mail address on any public portion of our App, in some instances it may be available for others over the Internet.

Except as described in this Privacy Policy, we will not share, sell, rent, or lease your personal or proprietary information to a third party for its own use. However, we may share aggregate or anonymous non-personal and non-proprietary information with third parties as set forth in this Privacy Policy.

This Privacy Policy should be read in conjunction with our Terms and Conditions. In the event of a discrepancy between our Privacy Policy and our Terms and Conditions, this Privacy Policy shall govern. If you feel that we are not abiding by this Privacy Policy, you should contact us via email immediately at privacy@OVLoop.com