

## **ONLINE PRIVACY POLICY AGREEMENT**

hs.credit is committed to keeping any and all personal information collected of those individuals that visit our website and make use of our online facilities and services accurate, confidential, secure and private. Our privacy policy has been designed and created to ensure those affiliated with hs.credit are aware of our commitment and realization of our obligation not only to meet but to exceed most existing privacy standards.

THEREFORE, this Privacy Policy Agreement shall apply to hs.credit, and thus it shall govern any and all data collection and usage thereof. Through the use of <https://hs.credit> and the hs.credit app, you are herein consenting to the following data procedures expressed within this agreement.

It is highly recommended and suggested that you review the privacy policies and statements of any website you choose to use or frequent as a means to better understand the way in which other websites garner, make use of and share information collected.

### **Collection of Information**

This website and app collects various types of information, such as:

- (1) Voluntarily provided information which may include your name, date of birth, address, personal and/or work email address, bank account details (only if required), which may be used when you create an account with us.
- (2) Information automatically collected when visiting our website, which may include cookies, third party tracking technologies and server logs. Please rest assured that this site shall only collect personal information that you knowingly and willingly provide by way of completed membership forms, emails and/or surveys. It is the intent of this site to use personal information only for the purpose for which it was requested and any additional uses specifically provided on this site.
- (3) hs.credit may have the occasion to collect non-personal anonymous demographic information, such as age, gender, address, education details and race as the type of browser you are using, IP address, type of operating system, at a later time, that will assist us in providing and maintaining superior quality service.

### **Use of Information Collected**

hs.credit does not now, nor will it in the future, sell, rent or lease any of its customer lists and/or names to any third parties. However, hs.credit, may, in the future, sell, rent or lease non-personal information and metadata of any of its users to third parties.

hs.credit may disclose your personal information, without any prior notice to you, unless required to do in accordance to applicable laws and/or in a good faith belief that such action is deemed necessary or required in an effort to:

- (1) Remain in conformance with any decrees, laws and/or statutes or in an effort to comply with any process which may be served upon hs.credit and/or its website;

- (2) Maintain, safeguard and/or preserve all the rights and/or property of hs.credit; and
- (3) Perform under demanding conditions in an effort to safeguard the personal safety of users of <https://hs.credit> and/or the general public.

### **Non-Marketing Purposes**

hs.credit greatly respects your privacy. We do maintain and reserve the right to contact you if needed for non-marketing purposes (such as bug alerts, security breaches, account issues, and/or changes in hs.credit services). In certain circumstances, we may use our website, social media accounts, newspapers, or other public means to post a notice.

### **Children Under Age of 13**

hs.credit does not knowingly collect personal identifiable information from children under the age of thirteen (13) without verifiable parental consent. If it is determined that such information has been inadvertently collected on anyone under the age of thirteen (13), we shall immediately take the necessary steps to ensure that such information is deleted from our system's database. Anyone under the age of thirteen (13) must seek and obtain parent or guardian permission to use this website.

### **Unsubscribe or Opt-Out**

All users and/or visitors to our website and app have the option to discontinue receiving communication from us and/or reserve the right to discontinue receiving communications by way of email or newsletters. To discontinue or unsubscribe to our website please send an email that you wish to unsubscribe to [info@hs.credit](mailto:info@hs.credit). If you wish to unsubscribe or opt-out from any third-party websites, you must go to that specific website to unsubscribe and/or opt-out. hs.credit will continue to adhere to the privacy policy described herein with respect to any personal information previously collected.

### **Links to Other Websites**

Our website does contain links to affiliate and other websites. hs.credit does not claim nor accept responsibility for any privacy policies, practices and/or procedures of other such websites. Therefore, we encourage all users and visitors to be aware when they leave our website and to read the privacy statements of each and every website that collects personally identifiable information. The aforementioned Privacy Policy Agreement applies only and solely to the information collected by our website.

### **Security**

hs.credit shall endeavor and shall take every precaution to maintain adequate physical, procedural and technical security with respect to its offices and information storage facilities so as to prevent any loss, misuse, unauthorized access, disclosure or modification of the user's personal information under our control.

The company also uses Secure Socket Layer (SSL) for authentication and private communications in an effort to build users' trust and confidence in the internet and website

use by providing simple and secure access and communication of credit card and personal information.

### **Changes to Privacy Policy Agreement**

hs.credit reserves the right to update and/or change the terms of our Privacy Policy, and as such we will post those changes to our website, so that our users and/or visitors are always aware of the type of information we collect, how it will be used, and under what circumstances, if any, we may disclose such information. If at any point in time hs.credit decides to make use of any personally identifiable information on file, in a manner vastly different from that which was stated when this information was initially collected, the user or users shall be promptly notified by email. Users at that time shall have the option as to whether or not to permit the use of their information in this separate manner.

### **Acceptance of Terms**

Through the use of this website and our app, you are hereby accepting the terms and conditions stipulated within the aforementioned Privacy Policy Agreement. If you are not in agreement with our terms and conditions, then you should refrain from further use of our sites. In addition, your continued use of our website and app following the posting of any updates or changes to our terms and conditions shall mean that you are in agreement and acceptance of such changes.

### **How to Contact Us**

If you have any questions or concerns regarding the Privacy Policy Agreement related to our website, please feel free to contact us at the following email, telephone number or mailing address.

244 5th Avenue  
Suite N269  
New York, NY 10001

Email: [info@hs.credit](mailto:info@hs.credit)  
Ph: (212) 518-1586

June 7, 2022