

Last Updated May 13, 2019

Lumanu, Inc. (www.Lumanu.com), as well as any present or future affiliated or related company (“Lumanu” or “we”), recognizes the importance of your privacy. This privacy policy tells you what personal information we collect and how we use it. Lumanu may change this privacy policy from time to time, in its sole discretion, as discussed below under “CHANGES TO THIS POLICY”, it’s the last section of this policy. By using or visiting any Lumanu website, application, product, software, tool, data feed, and/or service (collectively the “Service”), you understand and agree to the terms of this policy.

What is personal information?

Personal Information is information relating to an identified or identifiable natural person. An identifiable natural person is one who can be identified, directly or indirectly, by reference to an identifier such as a name, an identification number, location data, an online identifier, or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.

We do not consider personal information to include information that has been anonymized or aggregated so that it can no longer be used to identify a specific natural person, whether in combination with other information or otherwise.

We collect personal information from you when you use our Services.

Non-Personally Identifiable Information

We may collect non-personally identifiable information about you when you visit the Website. Non-personally identifiable information may include technical and measurement information concerning, for example, your connection to and usage of the Website. We may use this information for internal purposes, such as, usage analysis and improving the Website. This information does not include your Personal Information.

WHAT DO WE DO WITH INFORMATION WE COLLECT?

Except as disclosed in this privacy policy, Lumanu does not share your personal information with any outside parties.

Lumanu will use the personally identifiable information directly provided by you solely for the purpose for which you have provided it, whether it be to register, use the Service, communicate with others, request information, etc. We may also use the information you provide to contact you for reasons related to use of the Service.

Disclosure: As a general rule, Lumanu will not disclose any of your personally identifiable information except under one of the following circumstances: we have your permission; we determine in good faith that it is legally required to be revealed by any relevant statute, regulation, ordinance, rule, administrative or court order, decree, or subpoena; information revealed during the course of Lumanu's enforcement of the policies and procedures of the Service, its application, and/or website; information that we determine must be disclosed to correct what we believe to be false or misleading information or to address activities that we believe to be manipulative, deceptive or otherwise a violation of law; where you are otherwise notified at the time we collect the data; where we need to share your information to provide the product or service you have requested; when such disclosure is made subject to confidentiality restrictions in connection with a sale, merger, transfer, exchange, or other disposition (whether of assets, stock, or otherwise) of all or a portion of the business conducted by Lumanu.

HOW WE PROTECT PERSONAL INFORMATION

We take appropriate organizational and technical measures to protect the data provided to us or collected by us, and do not retain it any longer than permitted in order to perform our services or as required under relevant legislation, with due observance of the applicable obligations and exceptions under the relevant legislation. You should be aware that internet communications are not always secure. You are responsible for maintaining the security and confidentiality of your account passwords. It is a condition of your use that you agree we are not liable for any such disclosure.

How we use your personal information

We use the personal information we collect from you for a range of different business purposes and according to different legal bases of processing. The following is a summary of how and according to which legal bases we use your personal information.

We use your personal information to fulfill a contract with you and provide you with our Services, to comply with our legal obligation, protect your vital interest, or as may be required for the public good. This includes:

- To provide payment processing and account management, operate, measure and improve our Services, keep our Services safe, secure and operational, and customize site content that includes items and services that you may like in response to actions that you take
- To contact you regarding your account, to troubleshoot problems with your account, to resolve a dispute, to collect fees or monies owed or as otherwise necessary to provide you customer service
- When contacting you for such purposes as outlined above, we may contact you via email, telephone, SMS/text messages, postal mail, and via mobile push notifications
- When contacting you via telephone, to ensure efficiency, we may use autodialed or pre-recorded calls and text messages as described in our User Agreement and as authorized by applicable law. Message and data rates may apply
- To provide other services requested by you as described when we collect the information
- To prevent, detect, mitigate, and investigate fraud, security breaches or other potentially prohibited or illegal activities
- To enforce our User Agreement

We use your personal information to pursue our legitimate interests where your rights and freedoms do not outweigh these interests. We have implemented controls to balance our interests with your rights. This includes to:

- Improve our Services, for example by reviewing information associated with stalled or crashed pages experienced by users allowing us to identify and fix problems and give you a better experience
- Personalize, measure, and improve our advertising based on your advertising customization preferences
- Contact you via email or postal mail in order to offer you coupons, discounts and special promotions, poll your opinions through surveys or questionnaires and inform you about our Services, as authorized by applicable law

- Contact you about public policy matters, or other current events, related to your ability to use our Services. This could include an invitation to join a petition, letter writing, call or other sort of public policy related campaigns.

We use your personal information to to comply with our legal requirements, enforce our User Agreement, respond to claims that a listing or other content violates the rights of others, or protect anyone's rights, property or safety

We use your personal information to respond to law enforcement or governmental agencies, or authorized third-parties, in response to a verified request or legal process relating to a criminal investigation or alleged or suspected illegal activity or any other activity that exposes us, you, or any other of our users to legal liability. We will only disclose information we deem relevant to the investigation or inquiry, such as name, city, state, postcode, telephone number, email address, User ID history, IP address and fraud complaints

HOW FAR DOES OUR RESPONSIBILITY EXTEND?

This Privacy Policy applies to services that are owned and operated by us. It does not necessarily apply to sites our customers create using our software, even if operated by us. We do not exercise control over other users or third party websites that may link to our Service. They may place their own or other files on their website, collect data or solicit personal information from you. We accept no responsibility or liability for these other sites or services. Third party websites

You may have the option to register using a third party service (“TPS”) or connect your account to a TPS, such as Instagram, Facebook, Twitter or YouTube. By authorizing us to access your TPS account, you understand that we may obtain certain information from your TPS account, which may including your name, email address, birthday, work history, education history, current city, shared media, and the names, profile pictures, relationship status, and current cities of your TPS contacts. We only obtain information from your TPS account that you specifically authorize and grant us permission to obtain.

We do not control the content or links that appear on these sites and are not responsible for the practices employed by websites linked to or from our Site. In addition, these sites or services, including their content and links, may be constantly changing. These sites and services may have their own privacy policies and customer service policies. Browsing and interaction on any other website, including websites which have a link to our Site, is subject to that website's own terms and policies.

CHILDREN'S PRIVACY

Our Sites are not directed to children and we will not request personally identifiable information from anyone who we know to be under the age of 18, unless we have obtained verifiable parental consent from a parent or legal guardian. If we become aware that a user under the age of 13 has registered with any of our Sites, provided personally identifiable information, and Lumanu has not obtained prior verifiable consent from a parent or legal guardian, we will immediately remove the user's personally identifiable information from our files.

NOTICE TO CALIFORNIA RESIDENTS

Subject to certain limits under California Civil Code §1798.83, California residents may ask us to provide them with (i) a list of certain categories of personal information that we have disclosed to third parties for their direct marketing purposes during the immediately preceding calendar year, and (ii) the identity of those third parties. To make this request, California residents may contact us as specified in the "Contact Us" section below.

Cookies and tracking

We may collect information Personally Identifiable Information about you left on the Forum's website in cookies. These are for your convenience so that you do not have to fill in your details again. These cookies will last for one year. A "cookie" stays on your computer until it is deleted and you can remove them by following the directions provided in your browser's "help" files. When you use our site we may store cookies on your computer in order to facilitate and customize your use of our site. A cookie is a small data text file, which a website stores on your computer's hard drive (if your Web browser permits) that can later be retrieved to identify you to us. Our cookies

store randomly assigned user identification numbers, the country where you are located, and your first name to welcome you back to our site. The cookies make your use of the site easier, make the site run more smoothly and help us to maintain a secure site. You are always free to decline our cookies if your browser permits, but some parts of our site may not work properly in that case. We may use an outside ad serving company to display banner advertisements on our site. As part of their service, they will place a separate cookie on your computer. We will not provide any third-party ad server with any of your Personally Identifiable Information or information about your use of our website.

This website uses Mouseflow: a website analytics tool that provides session replay, heatmaps, funnels, form analytics, feedback campaigns, and similar features/functionality. Mouseflow may record your clicks, mouse movements, scrolling, form fills (keystrokes) in non-excluded fields, pages visited and content, time on site, browser, operating system, device type (desktop/tablet/phone), screen resolution, visitor type (first time/returning), referrer, anonymized IP address, location (city/country), language, and similar meta data. Mouseflow does not collect any information on pages where it is not installed, nor does it track or collect information outside your web browser. If you'd like to opt-out, you can do so at <https://mouseflow.com/opt-out>. If you'd like to obtain a copy of your data, make a correction, or have it erased, please contact us first or, as a secondary option, contact Mouseflow at privacy@mouseflow.com. For more information, see Mouseflow's Privacy Policy at <http://mouseflow.com/privacy/>. For more information on Mouseflow and GDPR, visit <https://mouseflow.com/gdpr/>. For more information on Mouseflow and CCPA visit <https://mouseflow.com/ccpa>.

WHAT RIGHTS DO YOU HAVE?

If you would like to exercise your right to view, correct, complete or remove your Personal Data, please contact us at support@Lumanu.com. Upon verification of your identity, we will attempt to quickly fulfill your request, provided we will not act contrary to applicable legislation by fulfilling your request. Any recipient of email notices may opt out of receiving them at any time. To opt out of receiving emails, follow the unsubscribe instructions located near the bottom of each service update, newsletter, or promotional email, or email your request to support@Lumanu.com.

CONTACT US

If you have any questions or concerns about this Policy, please feel free to contact us any time through the sites or at Privacy Policy Concerns, c/o Lumanu Inc., 1528 Webster St, Oakland, CA 94612

CHANGES TO THIS POLICY

We reserve the right to change the terms of this privacy policy at any time. When we make changes, we will revise the “last updated” date at the top of the policy. If there are material changes to this statement or in how we will use your personal information, we will notify you by prominently posting a notice of such changes here or on our home page, or by sending you an email. We encourage you to review this policy whenever you visit one of our websites or applications.