

8Cap Privacy Policy

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You are visiting a website owned and operated by Eightcap LLC., a Delaware corporation, d/b/a 8Cap and 8CapAcademy (“8Cap”, “us”, “we”, or “our”), and we are committed to maintaining your confidence and trust as it relates to the privacy and usage of the information you share with us or that we otherwise collect from you (as described below). Please read below and learn how we collect, protect, share, and use your information as part of our technology platform, and all of our products and services.

This privacy policy applies to www.8capai.com and all websites and mobile apps owned and operated by 8Cap on which this privacy policy is displayed (such websites and apps referred to hereafter as the “Website(s)” or “Site(s)”, whether individually or collectively, or collectively as “Services”).

8Cap’s Websites are designed for commercial activities rather than consumer use. Accordingly, we treat all personal information collected for commercial loan products, including information about any visitors to our Websites, as pertaining to individuals acting as business representatives seeking commercial solutions, rather than solely in their personal capacities.

By accessing or using this website, (the “Website”), you agree to the terms of this Privacy Policy, as described below. If you do not agree to these terms, please do not access or use the Website. 8Cap reserves the right to change this Privacy Policy from time to time at its sole discretion. Your use of the Website will be subject to the most current version of this Privacy Policy at the time of such use, and to the Website's Terms of Use.

Agreement to this Policy: By using this Website you consent to this Privacy Policy, including your consent to our use and disclosure of information about you in the manner described herein. If you do not agree with any of its terms, please do not use this Website or submit any personal information.

We take our ethical responsibilities and your privacy extremely seriously. We have a strong commitment both to the ethical handling of your information and to providing excellent service to all our customers and visitors to this Website. This Privacy Policy discloses how we collect, protect, use, and share information gathered about you on our Website. We hope that this disclosure will help increase your confidence in our Website specifically and enhance your experience on the Internet generally. Therefore, in compliance with industry standards and regulations typically enforced by the federal and state governments, we abide by the following privacy policy.

BROWSING

This Website does not collect personally identifiable information from your computer when you browse this Website and request pages from our servers. This means unless you voluntarily and knowingly provide us with your personally identifiable information, we will not know your name, your email address, or any other personally identifiable information about you. We may, however, use IP addresses, browser types, and access times to analyze trends, administer the site, improve site performance and gather broad demographic information for aggregate use. When you request a page from our Website, our servers may log the information provided in the HTTP request header including the IP number, the time of the request, the URL of your request, and other information that is provided in the HTTP header. We collect the HTTP request header information in order to make our Website function correctly and provide you with the functionality you see on the Website. We also use this information to better understand how visitors use our website and how we can better fine-tune it, its contents, and functionality to best meet your needs.

COLLECTION OF INFORMATION

When you engage in certain activities on the Website, the Website may ask you to provide certain information about yourself by filling-out and submitting an online form. It is completely optional for you to engage in these activities. If you elect to engage in these activities, however, the Website may ask that you provide personal information, such as your first and last name, mailing address (including zip code), e-mail address, company name, telephone and facsimile numbers, and other personal identifying information. We may also request your loan amount and other financial information. If you are subscribing to a paid service, we may also collect your payment information. Depending upon the activity, some of the information that you will be asked to provide is identified as mandatory and some as voluntary. If you do not provide the mandatory data with respect to a particular activity, you will not be able to engage in that activity.

When you submit information to 8Cap via the Website, you understand and agree that the information may be transferred across national boundaries and may be stored and processed in any of the countries in which 8Cap and its affiliates maintain offices, including without limitation, the United States. You also acknowledge that, in certain countries or with respect to certain activities, the collection, transferring, storage, and processing of your information may be undertaken by trusted vendors of 8Cap

The servers that 8Cap uses to operate the Website may collect domain names, IP addresses and e-mail addresses of visitors. This information may be aggregated to measure the number of visits, average time spent on the Website, pages viewed, and similar information. 8Cap may use this information to measure the use of the Website and to improve the content of the Website or other Websites operated by 8Cap and/or its affiliates.

Email Integrations (Gmail and Outlook): If you choose to connect your email account (such as Gmail or Outlook) to our Website or related services, we may access and process certain information from your email account via the applicable application programming interfaces (“APIs”) provided by Google, Microsoft, or other email providers. This may include your email address, basic profile information, and email metadata (such as sender, recipient, subject line, date, and time). In limited cases and only as necessary to provide specific features of our

services, we may also access the content of emails and attachments that you explicitly authorize us to access. We do **not** connect to or access your email account unless you have actively granted permission, and you may revoke our access at any time through your email provider's security settings or as otherwise described in this Privacy Policy.

HOW INFORMATION IS USED

8Cap collects information to record and support your participation in the activities you select and may share with third parties that may be able to provide certain loan products and services. The information that you provide may also be used as part of 8Cap effort to keep you informed about new products and services, product and services upgrades and modifications, special offers, and other products and services of 8Cap and selected third parties. 8Cap reserves the right to compile and use aggregate data, and also to provide such aggregate data to third parties for statistical analysis. Such data will not be linked to any particular individuals or companies. 8Cap also reserves the right to make any disclosures required by law or any governmental agency.

We may also use the information we collect for other reasons including, but not limited to:

- learning about customer interest in the services we offer and providing them with information
- enrolling customers who desire our services
- opening customer files
- providing customer service
- learning how to improve our products or services
- sharing your information and providing opportunities for our affiliates and other companies to inform you about the products or services (including lending) they offer that may interest you
- sharing aggregated statistical data with our business partners or for public relations. For example, we may disclose that a specific percentage of our users are located in a particular state or region.

Aside from the ways mentioned above, we may also use your information for other legally permissible purposes. Examples of some additional legally permissible purposes are:

Email: We may use your information to provide email marketing materials. Such email marketing may feature the goods and services of third parties, and may be unrelated to the products or services offered or promoted on the Website.

Direct Mail: We may use your information to advertise, directly or indirectly to using postal mail.

Profiles of Users: We may use your information to make a profile of users of the Website.

Storage of User Information: We may store your information in a database on secure computers.

Sale, License or Transfer to Third Parties: With your permission, we may sell, license or transfer your information to third parties for the purposes of sending you offers of goods or services via email, postal mail and/or telemarketing. This may include the transfer of your name, address, phone number, email address, IP Address, date/time you visited the Site, and

evidence that you have accepted any terms on the Site (including the Terms of Use or this Privacy Policy). For those users of the Website who are seeking a loan, they expressly provide permission to share their information in order to match them with potential lenders or intermediaries to connect with lenders. We may be compensated for such services.

Legal Process: We may disclose your information to respond to subpoenas, court orders and other legal processes.

Investigation: We may use your information if we believe it is necessary in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, or violations of our terms of use.

Summary Data: We may sell or transfer non-individualized information, such as summary or aggregated anonymous information about users of our websites as a whole or as sub-groups of users.

USE OF COOKIES

When you visit the Website you can browse the Website anonymously and access important information without revealing your identity. To improve the Website, we may use "cookies" to track your visit. A cookie is a small amount of data that is transferred to your browser by a website server and can only be read by the server that gave it to you. It functions as your identification card, recording your passwords, purchases, and preferences. A cookie may be used to provide tailored information to you.

Most browsers are initially set to accept cookies. You can set your browser to notify you when you receive a cookie, giving you the chance to decide whether to accept it. For some web pages that require an authorization, cookies are not optional. Users choosing not to accept cookies will probably not be able to access those pages.

While the Website may use cookies to track your visit to the Website and the Website servers automatically log the IP/Internet address of your computer, this information does not identify you personally and you remain anonymous unless you have otherwise provided 8Cap with personal information.

LINKS TO OTHER WEBSITES

This Website contains links to other sites such as affiliates as well as other third parties that are not owned or controlled by us. Please be aware that this Privacy Policy only addresses the use and disclosure of your information collected on this Website.

8Cap and the Website connect users with third parties whose respective privacy policies govern your interactions with them. We encourage you to be aware when you leave our site and to read the applicable privacy policies and terms of conditions of each and every website that collects personally identifiable information.

CHOICE/OPT-OUT

We provide you the opportunity to "opt-out" of having your personally identifiable information used for certain purposes.

If you no longer wish to receive emails from us and/or promotional communications, you may opt-out of receiving them by following the instructions included in each communication or by emailing or calling us per the information contained on our Website.

Customer Service Contact Information:

8Cap

8 The Green, Suite 22034

Dover, DE 19901

support@8capai.com

How does our site handle “do not track” signals?

We honor do not track signals and do not track, plant cookies, or use advertising when a Do Not Track (DNT) browser mechanism is in place.

Does our site allow third-party behavioral tracking?

It's also important to note that we allow third-party behavioral tracking.

Protecting Children's Privacy Online

The Site is not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide Personal Information through the Site. We do not knowingly collect information from children under 13 without parental consent. Visit the Federal Trade Commission website for more information about the Children's Online Privacy Protection Act (COPPA). If you believe that we have received information from a child or other person who is not of a majority age in their relevant jurisdiction, please contact us at our email or physical mailing address listed above and we will take all reasonable efforts to remove the information.

ANALYTICS

8Cap may utilize third-party firms to monitor and analyze the use of our Website.

8Cap may utilize Google cookie tracking (part of Google Analytics Advertising Features) to collect data about user demographics and interests and for Google Analytics Advertising. Google cookie tracking is also used to improve targeting for advertising campaigns across Google's Display and Search Remarketing Ad Network and for Enhanced Link Attribution to better track links on our Website. The data that is collected in this way is not personally identifiable. However, visitors might observe certain ads on other websites because we contract with Google and other similar firms to target our advertising based on information they or we have collected. This includes data that was collected via automated methods (including web beacons and cookies). Web beacons are generally small, transparent digital image files that are used to determine if a user has accessed a specific webpage.

BEHAVIORAL REMARKETING

8Cap may utilize remarketing services to place ads on third-party websites. These ads may be targeted to you after you visit our Website. We may work with third-party firms that utilize cookies to help create optimized ads based on your previous visits to our Website. Information about how to customize or opt-out of these services can be found below.

GOOGLE ADWORDS

Specifically, 8Cap may utilize Google Inc.'s Google AdWords remarketing service. To opt-out of this and other Google Analytics Advertising Features, you can install the Google Analytics opt-out browser add-on. This add-on prevents the Google Analytics JavaScript (ga.js, analytics.js, and dc.js) from sharing information with Google Analytics about your website visits. You may download it here: <https://tools.google.com/dlpage/gaoptout>.

Alternatively, you can edit your specific Google Analytics Advertising preferences here: <https://adssettings.google.com/authenticated?hl=en>.

You can also opt-out of other online advertising tracking systems here: <http://optout.networkadvertising.org/?c=1> or here <http://www.aboutads.info/choices/>.

For a more in-depth look at Google's privacy practices, you can visit the Google Privacy & Terms web page here: <http://www.google.com/intl/en/policies/privacy/>.

FACEBOOK

8Cap may also utilize Facebook Inc.'s remarketing services to target ads to our visitors.

Additionally, users can opt-out of Facebook's interest-based advertising by following these instructions: <https://www.facebook.com/help/568137493302217>.

Facebook, Inc. adheres to the Self-Regulatory Principles for Online Behavioral Advertising created by the Digital Advertising Alliance. Visitors can opt-out of online behavioral ads from Facebook, Inc. and other participating companies via the Digital Advertising Alliance in the USA: <http://www.aboutads.info/choices/>, the Digital Advertising Alliance of Canada in Canada: <http://youradchoices.ca/>, or the European Interactive Digital Advertising Alliance in Europe: <http://www.youronlinechoices.eu/>. Users also may be able to opt-out of behavioral ads on mobile devices by changing their mobile device settings.

To learn more about Facebook, Inc.'s privacy practices, you can read Facebook's Data Policy here: <https://www.facebook.com/privacy/explanation>.

PROTECTION AND SECURITY OF GOOGLE USER DATA

Data Protection and Security Measures

We are committed to protecting the security and confidentiality of your Google user data. We implement and maintain appropriate technical, physical, and administrative security measures designed to protect your information from unauthorized access, disclosure, alteration, and destruction. These security procedures include:

- Industry-standard encryption protocols to protect data both in transit and at rest
- Secure socket layer (SSL) technology and HTTPS encryption for all data transmissions
- Access controls and authentication mechanisms to ensure that only authorized personnel can access user data
- Regular security assessments and monitoring to identify and address potential vulnerabilities
- Secure data storage infrastructure with redundancy and backup systems
- Strict internal policies and procedures governing employee access to user data

Use of Google User Data

When you connect your Gmail or Google account to our services, we access and use your Google user data solely for the purposes disclosed in this Privacy Policy and as necessary to provide the specific features and functionality you have requested. We do not use your Google user data for any purposes beyond those explicitly authorized by you. Specifically:

- We do not use Google user data for serving advertisements
- We do not allow humans to read your email content except as necessary to comply with applicable law, regulation, or legal process, or to address security, fraud, or technical issues
- We do not transfer your Google user data to third parties except as necessary to provide or improve our services, comply with applicable law, or as part of a merger, acquisition, or sale of assets (with advance notice to users)

Data Retention and Deletion

We retain your Google user data only for as long as necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required or permitted by law. Our data retention practices include:

- We store your personal information for a period of time that is consistent with our legitimate business purposes and your use of our services
- Email metadata and content accessed through the Gmail API is retained only for the duration necessary to provide the requested functionality
- When you disconnect your Google account from our services, we will delete or anonymize your Google user data within 30 days, except where we are required by law to retain certain information
- When the data retention period expires for a given type of data, we will securely delete or destroy it using industry-standard data destruction methods
- We implement automated processes to ensure that data is deleted in accordance with our retention policies

User Control and Data Deletion Rights

You have the right to control and delete your Google user data at any time:

- You may revoke our access to your Google account at any time through your Google Account security settings (<https://myaccount.google.com/permissions>)

- You may request deletion of your Google user data by contacting us at support@8capai.com
- Upon receiving a deletion request, we will process it within 30 days and confirm completion
- You may also request a copy of your data or information about how we have used your Google user data by contacting us using the methods described above

Third-Party Access and Data Sharing

We do not sell, rent, or share your Google user data with third parties for their marketing purposes. Any sharing of your Google user data with third-party service providers is strictly limited to:

Trusted service providers who assist us in operating our services and who are contractually bound to keep your information confidential and use it only for the purposes we specify

- Compliance with legal obligations, court orders, or governmental requests
- Protection of our rights, property, or safety, or that of our users or the public

Changes to Google Data Handling Practices

If we make any material changes to how we handle, retain, or protect your Google user data, we will provide notice through the Website and/or via email prior to the change becoming effective. Your continued use of our services after such notice constitutes acceptance of the updated practices.

Compliance with Google API Services User Data Policy

Our use of information received from Google APIs adheres to the Google API Services User Data Policy, including the Limited Use requirements. For more information about Google's privacy practices, please visit <https://policies.google.com/privacy>.