

Privacy Policy and Cookie Statement
by Force Technologies LLC
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Glossary

The text of this Privacy Policy uses terms and concepts in the following meaning:

Personally Identifiable Information (referred to in this document as «PII») is that alone or in combination with other information or in certain contexts can be used to identify, distinguish or trace you and your Device(s).

Data is all information, that we or third parties have got from you, including PII and technical information about your Device(s).

Product is the mobile app “ForceMoney” for iOS and Android, and all websites, apps, and other services that are published or made available by Force Technologies LLC (ITN: 5027241108; SRN: 1165027054939; ul. 3-e Pochtovoe otdelenie, 102 - 923, Lyubertsy, Moscow region, 140008, Russia).

Third party (or **Third Party Providers**) is the third party with who we entered into an agreement and with who we are in a legal relationship, or persons with who you are in a legal relationship. Third parties may include: Payment Processor, Payment System, Payment Service Provider (PSP), copyright holders of third-party software libraries and sdk, technical specialists involved in the development of the Product and other who are further directly defined in our legal documents and the Product.

Device is a hardware operated by a person and may refer to a PC, smartphone, tablet.

Content is any information that you or other Product’ users may get in our Product from us or from Third parties.

Payment Processor is a third party that authorised to process transactions to user of the Product with using Payment System.

Transaction is any financial transaction which can be executed either when funds are transferred by one person to another, such as from a Third Party to you.

Payment System is a system that operated by the banks and payment institutions which facilitates payment processing, so a Payment System sends information between all parties who are involved with a Transaction (such as: acquirer, cardholder, issuer, bank, a Third party which send money, clearing systems and etc.).

Cookie is a small piece of data stored on your Device. The purpose of these files is to store data that can be updated and retrieved by the entity responsible for their installation.

All the above terms can be indicated in the plural. When using the term, it is necessary to start from the context of the text of using the term. All capitalized terms used in this Privacy Policy that are not otherwise defined have the meanings set forth in the Glossary.

1. Introduction and Definitions

This Privacy Policy governs all websites, apps, and other services that link to, or contain references to, this document and are published or made available by Force Technologies LLC, its parent, subsidiaries and affiliates («we», «us» or «our»). Please read this Privacy Policy carefully. It summarizes the various ways we acquire and treat your Data when you access, visit and/or use the Product. It also governs your Data that we may acquire offline. This Privacy Policy does not cover information collected on sites, applications, destinations, or services linked from the Product that we do not own or control.

You can access this Privacy Policy any time in web-address <https://force.money/legal/privacy> or as otherwise indicated depending on the Product you are using. By purchasing a Product, registering for any aspect of the Product, or otherwise accessing, visiting or using the Product, you consent to this Privacy Policy. If you do not agree with the terms and conditions of this Privacy Policy, you should not access, visit and/or use the Product. We advise that you print or retain a digital copy of this Privacy Policy for future reference.

In addition to reviewing this Privacy Policy, please also review our Terms & Conditions and other legal documents that may be posted elsewhere in the Products or otherwise communicated to our users, because the User Agreement and all such terms and conditions are also part of the Agreement between you and us. Also, you can review user agreement any time in web-address <https://force.money/agreement> or as otherwise indicated depending on the Product you are using.

This Privacy Policy may be modified from time to time, so check back often. So that you are aware changes have been made, we will adjust the «Last Revised» date at the beginning of this document. If

we make a significant change in the way we use or share your PII, we will also post on the Product a prominent notice that a change was made. Continued access of the Product by you will constitute your acceptance of any changes or revisions to the Privacy Policy.

This Privacy Policy in the part of Personally Identifiable Information must be used only in a case, when you give your PII such as your date of birth, name, email address, location or postal address, phone number, not all your Data to us or to Third Party by our Product.

Please notice, that we retain PII in an identifiable format for the least amount of time necessary to fulfill our legal or regulatory obligations and for our business purposes. We may retain PII for longer periods than required by law if it is in our legitimate business interests and not prohibited by law. If you have stopped using the Product or your account of the Product has been closed, we may take steps to mask PII and other information, but we reserve our ability to retain and access the data for so long as required to comply with applicable laws. We will continue to use and disclose such PII in accordance with this Privacy Policy.

2. The Types of Data Acquired About You

2.1. Data.

Registration Information. When you register to use the Product(s), sign up for notifications or updates on the Product(s), or participate in our surveys, we may collect your name, email address, mobile phone number, gender, age, and any other information that you provide to us.

Profile and Other Information. We may collect additional information from you, such as the information about you from your public profile (e.g. age, gender, hobbies, interests, zip code, state, country) or that .

Information from Third Party. If you have entered into an agreement with a Third party and use the Product(s) to interact with this Third party, to receive money from this Third party as payment, etc., so the Third party will transfer your PII to us. In this case, the Third Party Provider is responsible for the transfer of your PII to us.

Information Maintained on Your Device. When you use the Product(s), and when you have enabled such collection in your device or Product's(s') settings, we may collect certain information maintained on your Device to help us tailor our Product(s) to you.

Geolocation. We can collect your precise geolocation (latitude and longitude) through various means, depending on the service and device you're using, including GPS, Bluetooth or Wi-Fi connections - if you allow it us by Product's and Device's settings. The collection of your geolocation may occur in the background even when you aren't using the services if the permission you gave us expressly permits such collection.

2.2. Children's Privacy Data.

Protecting the privacy of young children is especially important. Our Products is not directed to children under the age of 18, and we do not knowingly collect PII from children under the age of 18 without obtaining parental consent. If you are under 18 years of age, then please do not use or access the Product at any time or in any manner. If we learn that PII has been collected on the Product from persons under 18 years of age and without verifiable parental consent, then we will take the appropriate steps to delete this information.

The Product is not intended to be used by children under the age of 18 and is not intended to be used to post content to share publicly or with friends that under 18. If you have any question regarding this topic, please contact us as indicated in Section 11.

2.3. Anonymous Data.

Some of the Data that we acquire cannot identify, distinguish or trace you or your Device, even if combined with other identifying information, and some Data that could be considered PII when combined with other identifying information is not used in a way that identifies, distinguishes or traces you or your Device, but is instead used in an anonymous way, often aggregated with other anonymous Data about other users.

2.4. Credit/Debit Card and Payment Account Data.

When you use the Product, so a Payment service and a Payment Processor need your credit/debit card number or payment account Data to provide that a third party transfers money to you at your

request, so you must read Privacy Policy of that Payment service and Payment Processor before take action for a Transaction.

Notice, that we will get only information about the fact of payment.

2.5. Transaction and experience information.

When you access our Product, for example, to receive money from Third Party Providers, to process payments - we collect information about the transaction, as well as other information associated with the transaction such as amount sent or requested, amount paid, Data about your activity from Third Party Providers, including information about any funding instruments used to complete the transaction.

3. How We Acquire Your Data

3.1. Data You Provide us.

We mostly receive PII because you provide it to us by Product or your Device how it has explained in art. 2.1. of this Privacy Policy.

3.2. Data Automatically Collected.

The Product may also automatically collect Data about you, your online behavior and your Device. The Data collected may include, without limitation:

- Unique device identifier generated from the device MAC/IMEI/MEID;
- An advertising ID, such as the Apple IDFA or the Android Ad ID (if you are using the Product with a mobile device);
- IP address;
- Device manufacturer and model;
- The operating system and version running on your system or device;
- Browser type;
- Language;
- Device Specs and computer specifications;
- Current screen resolution;
- Operating system identifier (e.g., Mac, Windows, etc.);
- A checksum of all the data that gets sent to verify that it did transmit correctly;
- App ID;
- Geographic location of you and/or your Device, as well as date/time stamp;
- Pages visited, time of visits, content viewed, ads viewed, the site(s), application(s), destination(s), and/or service(s) you arrived from, and other clickstream data.

The Product may collect this Data even if the Product is not open on your Device or you're not logged in but you have allowed it early.

3.3. Data Acquired Elsewhere.

We and Third Party may also acquire your PII or other Data offline or otherwise outside of the Product. For example, Third Party may purchase or otherwise acquire such Data from third party data suppliers. We and Third Party reserve the right to merge or co-mingle this other Data with your PII and Data collected on or through the Product. A similar process occurs when you transfer money to your own bank-account from account that located with a third party by our Product.

4. How We Use Your Data

4.1. Processing Your Requests for Products.

We and Third Party use your Data to process your request for Content and/or Product. For example, if you write to our support or to Privacy Policy Coordinator, we may use your e-mail address to send you an answer and to give a right decision and recommendations.

4.2. Administering the Product.

We and Third Party also use your Data for any lawful business purpose in connection with administering the Product, including without limitation for customer service, to help diagnose problems with servers and Product, to improve Products that we offer by tailoring them to your needs, to gather broad demographic information, to analyze trends, to seek compatible advertisers, sponsors, clients and customers, and to track users' movements around the Product and elsewhere on the web or across apps and devices. Your geographic location Data may specifically be used to show you Content (including

advertising and sponsored messaging) based on geographic location by us and Third Party.

4.3. Access by Third Party Providers.

We may also allow access to your Data by Third Party Providers that provide us with services, such as technical maintenance, market research, community and forums management, auction services, e-commerce, personal/job search and other advertising functionality, but only for the purpose of and to the extent necessary to provide those services.

There are also times when you provide Data to us in areas of the Product that may be managed or participated in by one or more Third Party Providers. In such cases, the Data may be used by us and by such Third-Party Provider(s), each pursuant to its own policies. While we may seek to require Third Party Providers to follow appropriate privacy policies and will not authorize them to use your Data except for the express purpose for which it is provided, we do not bear any responsibility for any actions or policies of third parties.

If we provide your PII to Third parties on our initiative, we will notify you about this third party in any way possible (such as in Product(s) or by e-mail) and ask your permission for it.

4.4. Marketing Communications.

Third Party Providers may also use your Data to communicate with you about new features or other products offered by Third Party Providers, our advertisers, and other companies and individuals with which Third Party Providers have a relationship.

4.5. Legal Requests.

We and Third Party may also provide access to your Data in order to cooperate with official investigations or legal proceedings brought by or otherwise involving governmental and/or law enforcement officials, as well as private parties, including, for example, in response to subpoenas, search warrants, court orders, or other legal process. We and Third Party may also provide access to protect our rights and property and those of our agents, customers, and others including to enforce our agreements, policies, and terms of use.

4.6. Employment Opportunities.

If you provide your PII to us in connection with an employment inquiry, without limiting the applicability of the rest of this Privacy Policy, we will use your PII to evaluate your job application, and for related recruiting, reporting and recordkeeping purposes. We may maintain your PII on file, whether we hire you or not, to administer your relationship with us and/or for job applicant related reporting and recordkeeping for as long as required or permitted by law.

4.7. Transfer or Sale of Our Business.

As our business changes, we may buy or sell various assets owned or controlled by us. In the event all or a portion of the assets are sold, assigned, transferred or acquired by another company due to merger, divestiture, restructuring, reorganization, dissolution, financing, acquisition, bankruptcy or otherwise, your Data may be among the transferred assets like a part of the Product.

4.8. Combining Your Anonymous Data with PII.

We and Third Party reserve the right to merge or co-mingle anonymous, non-personally identifiable Data about you, your offline and online behavior, and/or your Device (including its geographic location), with your PII for any lawful business purpose.

4.9. Legal Basis for Processing Personal Data Under General Data Protection Regulation

If you are from the European Economic Area (EEA), our and Third parties' legal basis for collecting and using the personal information described in this Privacy Policy depends on the PII we collect and the specific context in which we collect it.

We and Third parties may process your Data because:

- We and (or) Third parties need to perform a contract with you;
- You have given us permission to do so;
- The processing is in our and Third parties' legitimate interests and it's not overridden by your rights;
- To comply with the law.

5. Sharing Your Data for Marketing; Opt-Out; How to Update Your Data; GDPR-rights

5.1. Sharing Your Data for Marketing.

Unless otherwise specified on other legal documents, we may share your PII for our Third Parties in marketing purpose only if we have your permission.

5.2. How to Opt-Out of Sharing for Marketing.

If you do not wish to have PII such as your date of birth name, email address, location or postal address, phone number shared with third parties for their marketing purposes, contact our Privacy Policy Coordinator as described at the end of this document or make the appropriate selection in the apps on the Product's description screen with legal documents if it is possible. But note that, in order for us to properly administer the Product, we must continue to share your Data with Third Party Providers as described in Section 4 (4.3.) above (if you object to such sharing, you should not use the Product). Note also that this option to opt-out applies only to PII, and not Anonymous Data.

5.3. How to Opt-Out of Marketing Messages from Us.

If you do not wish to receive future marketing or other commercial messages from Third parties, simply write to Us a message about your decision. But note that you may continue to receive certain communications from Third parties that are necessary for the Product, such as renewal notifications, invoices, technical notices, updates, security alerts, and support and administrative service bulletins.

5.4. Your Data Protection Rights Under General Data Protection Regulation (GDPR)

If you are a resident of the European Economic Area (EEA), you have certain data protection rights. We and Third parties aim to take reasonable steps to allow you to correct, amend, delete, or limit the use of your PII.

If you wish to be informed what PII we hold about you and if you want it to be removed from our systems, please contact us. If you wish to be informed what PII Third parties hold about you and if you want it to be removed from Third parties' systems, please contact them as described at the Section 11.

In certain circumstances, you have the following data protection rights:

- The right to access, update or to delete the information Third parties or we have on you.
- The right of rectification. You have the right to have your information rectified if that information is inaccurate or incomplete.
- The right to object. You have the right to object to our processing of your PII.
- The right of restriction. You have the right to request that Third parties or we restrict the processing of your PII.
- The right to data portability. You have the right to be provided with a copy of your PII in a structured, machine-readable and commonly used format by Third parties or us.

Please note that we may ask you to verify your identity before responding to such requests.

5.5. Links To Other Sites

Our Product may contain links to other sites, and apps that are not operated by us. If you click on a third-party link, you will be directed to that third party's site or app. We strongly advise you to review the Privacy Policy of every site you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any third-party sites or services.

6. Cookies and Related Technologies; Do Not Track (DNT)

6.1. Cookies/Local Device Storage.

We by our Product will at times place and/or store code or other types of information and/or software on your Device or within your browser, such as cookies (including flash cookies), locally shared objects, and HTML5 (collectively, «Local Device Storage»). We and Third Party Providers may use Local Device Storage in connection with the Product for any lawful business purpose, including without limitation to determine whether you have seen a particular advertisement before on the same or different Device and to otherwise control the display of ads, to track the movements of individual users through the Product and elsewhere on the web or across apps, devices, and geographic locations, to help diagnose problems with servers, to gather broad demographic information, to conduct research, to deliver editorial Content, to record registration and personalize information, and to otherwise administer the Product. For example, if you register on any part of the Product and (or) Third Party Providers' products and are given the option to save your user name and password, Third Party Providers may provide this convenience to you via Local Device Storage.

6.2. You May Disable Local Device Storage.

If you do not want Local Device Storage, your Device or browser may include an option that allows you to not accept it. However, if you disable Local Device Storage, some portions of the Product may not function properly.

6.3. Tracking Technologies.

In addition to Local Device Storage, Third Party may use web beacons, web bugs, internet or pixel tags, clear gifs, digital fingerprinting (aka «Machine Identification») and similar technologies (collectively, together with Local Device Storage, the «Tracking Technologies») on the Product and in our communications with you, such as within e-mail and text messages and push notifications. Third Party may use Tracking Technologies to determine which of our messages have been opened by recipients, and for all or some of the same lawful business purposes we describe above for use of Local Device Storage.

6.4. Do Not Track (DNT).

Your browser setting may allow you to automatically transmit a «Do Not Track» (DNT) signal to websites and online services that you visit. There is no consensus among industry participants as to what DNT means in this context, and some browsers automatically apply DNT signals by default and therefore do not necessarily reflect our visitors' choice as to whether they wish to receive advertisements tailored to their interests. As a result, like many websites and online services, we do not alter our practices when the Product receives a DNT signal from a visitor's browser. As discussed below, you may opt out of the use of your Data for online behavioral advertising by third parties at any time. To find out more about DNT, please visit <http://allaboutdnt.com>.

7. Online Behavioral Advertising (OBA) and How to Opt-Out of OBA

7.1. How OBA Works.

We or Third Parties Providers will at times also use Tracking Technologies for purposes of «online behavioral advertising» (OBA). OBA allows the serving of advertisements tailored to interests you have shown by browsing on the Product and on other sites, applications, destinations, and services, using the same or a different Device. To enable OBA, these Third Party Providers use Tracking Technologies to collect Data including for example the make, model, settings, specifications (e.g., CPU speed, connection speed, browser type, operating system, device identifier) and geographic location of your Device, as well as date/time stamp, IP address, pages visited, time of visits, Content viewed, ads viewed, the site(s), application(s), destination(s), and/or service(s) you arrived from, and other clickstream data. The use of Tracking Technologies by Third Party Providers is subject to their own privacy policies, not this Privacy Policy, and we have no responsibility or liability in connection therewith. You may visit Third Party Providers' sites and discover their own privacy policies in accordance with paragraph 4.3. this Privacy Policy.

You may stop a collection of location information in Product by managing your Product settings or turning off location services for your Device, if your Device allows you to do so. Please refer to your Device's settings or user manual for instructions on how to turn off location services.

7.2. Opt-Out of OBA.

If you do not want OBA at all, you may be able to opt-out by visiting <http://www.aboutads.info>, <http://www.networkadvertising.org>, <http://www.youronlinechoices.com/uk> and/or by clicking the «Ad Choices» icon that appears in advertising served through OBA. Please note that the option to opt-out applies only to tracking by Third Party Providers across this Product and other sites, applications, destinations, and services, and not tracking among pages within the Product itself.

8. Transfer of Your Data Among Jurisdictions

8.1. We are a Russia-based company, but our Product complies with legal requirements of a U.S. and Europe Union. Your Data may be processed, transferred to, and maintained on, servers and databases located within the European Union, and U.S., and elsewhere where the privacy laws may not be as protective as your jurisdiction. We reserve the right to transfer your Data to and from any state, province, country or other governmental jurisdiction. Your consent to this Privacy Policy followed by your submission or our collection of such Data represents your agreement to any such transfer.

9. Data Security and Notification

9.1. Security Measures.

We take commercially reasonable security measures to protect against unauthorized access to, or unauthorized alteration, disclosure or destruction of, PII that you share with us.

9.2. No Liability for Breach.

Because no data transmission is completely secure, and no system of physical or electronic security is impenetrable, we cannot guarantee the security of the Data that you send to us or the security of servers, networks or databases, and by using the Product you agree to assume all risk in connection with your Data. We are not responsible for any loss of such Data or the consequences thereof.

If you lose your password or give it out, or another service provider that you use suffers a data breach and you have used the same credentials with that service provider as you have with Product, your personal data may be compromised. If that happens, please report it to us.

9.3. Breach Notification.

In the event that we believe the security of your PII in our possession or control may have been compromised, we may seek to notify you. If notification is appropriate, we may notify you by e-mail, push notification, or otherwise.

10. Notice to California Customers - Your Privacy Rights

10.1. Shine the Light.

California's «Shine the Light» law, Civil Code Section 1798.83, gives California customers the right to prevent our disclosure of their personal information to third parties for those third parties' direct marketing purposes, and requires certain businesses to respond to requests from California customers asking about the business' practices related to disclosing personal information to third parties for the third parties' direct marketing purposes. Alternately, such businesses may have in place a policy not to disclose personal information of customers to third parties for the third parties' direct marketing purposes if the customer has exercised an option to opt-out of such information-sharing. We have such a policy in place. As discussed above in Section 5 (5.3., 5.4.), if you wish to opt-out of our sharing of your Data with third parties for the third parties' direct marketing purposes or to find out more about your opt-out rights, please contact our Privacy Policy Coordinator as described below.

10.2. Online Erasure.

California's «Online Erasure» law, Business and Professions Code Sections 22580-22582, requires operators of certain websites and online services to allow registered users who are under the age of 18 and residents of California to request removal of Content they post. If you fit that description and posted Content on a section of our Product that is directed to minors, you may request removal of the Content by contacting our Privacy Policy Coordinator as described below. In response to your request, we may elect to make the Content invisible to other users and the public (rather than deleting it entirely), in which case the Content may remain on servers we control and/or may be publicly available elsewhere if a third party copied and reposted the Content.

11. Privacy Policy Coordinator

11.1. Our Privacy Policy Coordinator

If you have any concerns or questions about any aspect of this policy, please feel free to contact our Privacy Policy Coordinator as follows:

1) Kosarev Boris Andreevich

ul. 3-e Pochtovoe otdelenie, 102 - 923, Lyubertsy, Moscow region, 140008, Russia

info@force.money

If you wish to exercise this right, please contact our Privacy Policy Coordinator and state which of these items you wish to opt-out of sharing with third parties.

Also, as discussed above, if you have registered on any part of the Product and you wish to update or make changes to your PII on file with us, you may contact our Privacy Policy Coordinator.

11.2. Privacy Policy of Third Party

11.2.1. Google LLC:
1600 Amphitheatre Parkway Mountain View CA 94043
Privacy policy of Google LLC:
<https://policies.google.com/privacy>
<https://policies.google.com/privacy/frameworks>

11.2.2. Apple, Inc.
One Apple Park Way, Cupertino, California, USA, 95014
Privacy policy of Apple, Inc. and affiliated companies:
<https://www.apple.com/legal/privacy/en-ww/>
<https://www.apple.com/legal/privacy/en/affiliated-company/>

Note: Only inquiries about this policy or your PII should be sent to the Privacy Policy Coordinator. No other communications will be accepted or responded to.

For communications on other matters, please contact us through the means described on the Product, if available (for example, in the «Contact Us» section).

* * * * *

If you don't agree to the terms contained in this Privacy Policy, you must immediately exit the Product and delete all Product's information from Device.