

WEBSITE PRIVACY POLICY

Welcome to www.PreferredBMS.com (the “Website”), owned and operated by Preferred Small Business Solutions LLC d/b/a Preferred Business Management Solutions LLC (the “Company”). This website privacy policy (this “Privacy Policy”) governs your use of the Website and the Company’s use of your private information. This Privacy Policy creates a binding legal agreement between you and the Company, and your access to the Website is subject to this Privacy Policy. By using the Website, you are accepting and agreeing to the terms of this Privacy Policy. The Company reserves the right to update and change this Privacy Policy by posting updates and changes to the Website. You are advised to check the Privacy Policy from time to time for any updates or changes.

1. Data Collected by the Company.

a. When you use the Website, the Company and/or third-party affiliates may collect personally identifiable information that you provide to the Company, such as your name, company, employer, address, phone number, email address, credit card information, social media credentials, or photo. The Website may collect such information from various platforms and Website applications, including, but not limited to, content posted by the Company, promotional emails sent by the Company, articles published by the Company, and forums sponsored by the Company.

b. With your permission, the Company may also access other profile and personal information from third-party websites. Such information may include usernames, passwords, photos, or other such data that you have posted on third-party websites.

c. The Company may use one or more third-party payment platforms to collect payment, and is not responsible for any issues or delays caused by the third-party platforms.

d. Website systems may also collect and associate your personal information with your activities in providing the Website to you (such as pages you view or things you buy).

e. When you send an email or other communication to the Company, the Company may retain those communications to process your inquiries, respond to your requests, and improve the Website.

f. The Company uses certain generic visitor information to better understand how visitors use the Website. This information is commonly made available by web browsers and servers, and may include the IP address assigned to your computer, and data about browser type, language preference, referring website, and the date and time of each visitor request.

2. The Company’s Use of Data.

a. The Company maintains and processes some personal information to provide access to its visitors and to effectively operate the Website.

b. The Company uses your name, company name, and email address to notify you of updates that you have requested, as well as other information. There may also be instances where the Company provides your name, company name, email address or other information provided by you to its partners and affiliates so that they can provide you with requested information.

c. The Company may work with various partners, affiliates, and sponsors to provide its visitors with access to content and products, both physical and virtual. When you access such content or products through the Website, the Company may use and provide your personally identifiable information to those partners, affiliates, and sponsors.

d. To operate the Website, the Company may make identifiable and anonymous information available to third parties in limited circumstances: (1) with your express consent; (2) for research purposes; (3) when the Company has a good faith belief that it is required by law; (4) when the Company has a good faith belief that it is necessary to protect the Company's rights or property; or (5) to any successor or purchaser in a merger, acquisition, liquidation, dissolution, or sale of assets. Your consent will not be required for disclosure in these cases, but the Company will attempt to notify you, to the extent permitted by law to do so.

3. Unaffiliated Third Parties. Visitors should be aware that what they share on the Website may be discovered by third parties without the involvement of the Company, including, without limitation, search engine crawlers and bots. Visitors should take this into consideration whenever sharing any information on the Website.

4. Unauthorized Minors. The Company does not knowingly collect personal information from individuals under the age of eighteen (18). If you believe that the Company has inadvertently collected such information, please contact the Company immediately, so the Company can promptly obtain parental consent or remove the information.

5. Security. Information collected by the Company may be stored or processed on computers located wherever the Company does business. The Company takes reasonable steps to secure your personally identifiable information against the unauthorized access, alteration, disclosure, or destruction of data. However, no security method can be guaranteed to protect information from hackers or human error.

6. Proprietary Rights. All content on the Website, including but not limited to any intellectual property, products offered, text, graphics, images, audio, video, and data, is the property of the Company and shall remain the property of the Company.

7. Tracking Mechanisms. When you visit the Website, the Company may send one or more cookies, beacons, tags, and scripts, which are small files containing a string of characters, to your hard drive, which uniquely identifies your browser. Any use of such tracking mechanisms by the Company will be solely for the purpose of improving the quality of the Website by storing visitor preferences and tracking visitor trends. Most browsers initially default to accept cookies, but you can reset your browser to refuse all cookies, or to alert you when a cookie is being sent. Your ability to use some of the features of the Website may be limited by refusing such mechanisms.

The Company's advertising partners may also use such tracking mechanisms for similar purposes, which the Company does not control.

8. Other Websites. This Privacy Policy applies to only the Website and any websites owned and operated by the Company. The Company does not exercise control over any other websites that you may visit from a link on the Website, and is not responsible for any actions by such websites.

9. Social Media Features. The Website may include links to various social media platforms, including but not limited to Facebook, LinkedIn, and Twitter. These links may also collect your IP address and may set a cookie to enable the link to function properly. Such social media links are generally hosted by third parties, and the Company does not exercise control over such third parties, and is therefore not responsible for any actions by such third parties.

10. Update of Personal Information. If there is a change in your personally identifiable information and you would like to request that the Company edit or delete such information, you should contact the Company and specify what you would like changed. The Company will attempt to respond to your request and edit such information as soon as possible. In the event that the Company for some reason cannot edit or delete your personally identifiable information, the Company will provide you with notice. The Company will retain your personal information for as long as your account on the Website is active, or as it otherwise determines may be necessary to comply with the terms of this Privacy Policy or applicable law. Notwithstanding the foregoing, the Company will edit and/or delete your information from its records upon your request.

11. Sale of the Company. The Company may assign, sell, license, or otherwise transfer your name, company name, address, email address, or other personally identifiable information in the event of an assignment, sale, joint venture, or other transfer of the interests of the Company to another entity. The Company shall take reasonable steps to notify you of any such sale of the Company, including its effect on your personally identifiable information.

12. Miscellaneous.

a. This Privacy Policy constitutes the entire agreement between you and the Company with respect to the subject matter hereof and supersedes all prior agreements or understandings of any kind with respect to the subject matter hereof.

b. If any provision or part of this Privacy Policy shall be deemed void or invalid by a court of competent jurisdiction, the remaining provisions or parts shall be and remain in full force and effect.

c. The Company reserves the right, in its sole discretion, to make modifications to this Privacy Policy from time to time. Any such modifications will be made by updating and posting a new version on the Website. If the Company makes changes to this Privacy Policy, you will have the opportunity to review and approve the terms prior to your continued use of the Website. Should any modification be unacceptable to you, your sole recourse is to discontinue use of the Website.

d. The provisions of this Privacy Policy are solely for the benefit of the parties hereto and not for the benefit of any third parties, except that the Company shall have the right to assign this Privacy Policy and/or any of the rights herein, and this Privacy Policy shall be binding upon and inure to the benefit of the Company's assignee(s) hereto and their respective successors, assigns, and legal representatives.

e. No failure by either party to pursue any remedy resulting from a breach of any provision of this Privacy Policy by the other party shall be construed as a waiver of that breach or as a waiver of any subsequent or other breach unless such waiver is in writing and signed by an authorized representative of the non-breaching party.

f. Any notice, demand, or other communication which may or is required to be given under this Privacy Policy must be in writing to the Company address above, and must be: (i) personally delivered; (ii) transmitted by United States postage prepaid mail, registered, or certified mail, return receipt requested; (iii) transmitted by reputable overnight courier, such as Federal Express or UPS; (iv) transmitted by legible facsimile, with confirmation of receipt; or (v) transmitted by electronic mail, with confirmation of receipt.

g. To the extent that the Americans with Disabilities Act applies to the Company's Website, the Company has taken reasonable steps to ensure compliance with such.

h. This Privacy Policy shall be governed in accordance with the laws of the State of New Jersey, in the United States of America, applicable to agreements to be wholly performed therein, without giving effect to its laws governing conflict of laws, with jurisdiction and venue exclusive to the federal and state courts located within the State of New Jersey, in the United States of America.

13. California Consumer Privacy Act

a. The California Consumer Privacy Act ("CCPA") applies to certain companies that collect personal information from California residents. If you are a user residing in California, then this section may apply to you.

b. As a user residing in California, you have the following rights under CCPA regarding your personal information collected by the Company:

i. You may ask the Company to disclose what personal information it has about you, and what they do with that information. You may also request that the Company deletes that information and does not sell it.

ii. You have the right to be notified, before or at the point that the Company collects your personal information, of the types of personal information that they are collecting and what they will do with such information.

iii. You cannot be discriminated against by the Company for exercising your

rights under the CCPA.

iv. You can contact the Attorney General to file a consumer complaint for any alleged violations of the CCPA.

14. EU General Data Protection Regulation.

a. The EU General Data Protection Regulation (“GDPR”) applies to companies that process and hold the personal data of data subjects located in the European Union. If you are a user located in the European Economic Area, then this section also applies to you.

b. As a user located in the European Economic Area, you have the following rights under GDPR regarding access to your personal data collected by the Company:

i. You may request that the Company transfer your personal data to you in a portable format, correct it, or delete it. You also retain the ability to update some of your personal data, such as your name and email address.

ii. You can request that the Company stop using your personal data, and can withdraw your consent at any time by clicking the “unsubscribe” link in emails from the Company.

iii. However, these rights are not absolute, and because the Company may be required by law to process your personal data in certain instances, the Company may retain such data even if you withdraw your consent.

iv. In instances where the Company requires your personal data to comply with legal or contractual obligations, then the Company’s retention of such personal data is mandatory, and if such personal data is not provided, then the Company will not be able to meet its contractual obligations. Except for these specific instances, provision of requested personal data is optional.

v. If you have concerns about the Company’s use of your personal data, you have the right to complain to the relevant data protection authority, which is the data protection authority of the country of either your habitual residence, your place of work, or where the alleged infringement occurred.