



# Privacy Policy

We are pleased that you are visiting our website at [www.ozfundhub.com](http://www.ozfundhub.com) and thank you for your interest in OZFundHub ("OZFundHub", "we" or "us"). In the following, we inform you about the handling of your personal information in accordance with California Consumer Privacy Act (CCPA) when using our website.

## **Information collection when visiting our website**

During the mere informational use of our website, i.e., if you do not submit content or otherwise transmit information to us, we only collect information that your browser transmits to our server (so-called "server log files"). The information is not passed on or used in any other way. However, we reserve the right to check the server log files retrospectively should concrete indications point to illegal use.

## **Cookies**

In order to make visiting our website more attractive and to enable the use of certain functions, we use so-called cookies on various pages. These are small text files that are stored on your device. Some of the cookies we use are deleted after the end of the browser session, i.e., after you close your browser (so-called session cookies). Other cookies remain on your terminal device and enable us or our partner companies (third-party cookies) to recognize your browser on your next visit (persistent cookies). If cookies are set, they collect and process certain user information such as browser and location information and IP address values to an individual extent. Persistent cookies are automatically deleted after a specified period of time, which may vary depending on the cookie. For more information on cookies, please refer to our Cookie Policy.

## **Advertising**

We may work together with advertising partners who help us to make our internet offer more interesting for you. For this purpose, cookies from partner companies are also stored on your hard drive when you visit our website (third-party cookies). Please note that if you do not accept cookies, the functionality of our website may be limited.

## **Contacting us**

When contacting us, personal information is collected. Which information is collected in the case of a contact form can be seen from the respective contact form. This information is stored and used exclusively for the purpose of responding to your request or for contacting you and the associated technical administration. Your information will be deleted after final processing of your request, this is the case if it can be inferred from the circumstances that the matter concerned has been conclusively clarified and provided that there are no statutory retention obligations to the contrary.

## **Information processing when entering into services provided by us**

Personal information will continue to be collected and processed if you provide it to us for the performance of a contract. Which information is collected can be seen from the respective input forms or online forms. We store and use the information provided by you for the purpose of processing the contract. After complete execution of the contract, your information will be blocked with regard to tax and commercial law retention periods and deleted after expiration of these periods, unless you have expressly consented to a further use of your information or a legally permitted further use of information was reserved by our side, about which we inform you accordingly below.

## **Direct marketing**

The legal basis for the processing of your personal information in the context of direct marketing measures is either your consent or our legitimate interest in marketing and promoting our courses and services. The purpose of processing your personal information in the context of direct marketing measures is to send information, offers and, if applicable, to promote sales.

## **Commercial and business services**



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We process information of our contractual and business partners, e.g., customers and interested parties in the context of contractual and comparable legal relationships as well as related measures and in the context of communication with contractual partners (or pre-contractual), e.g., to answer inquiries.

We process this information to fulfil our contractual obligations, to secure our rights and for the purposes of the administrative tasks associated with this information as well as for business organization. We only disclose the information of the contractual partners to third parties within the scope of the applicable law to the extent that this is necessary for the aforementioned purposes or for the fulfilment of legal obligations or with the consent of the contractual partners (e.g., to participating telecommunications, transport, and other auxiliary services as well as subcontractors, banks, tax and legal advisers, payment service providers or tax authorities).

Unless otherwise specified the purposes of processing are Contractual performance and service, contact requests and communication, office and organizational procedures, administration, and response to requests, visit action evaluation, interest-based and behavioral marketing. And, the Legal bases are Contractual performance and pre-contractual inquiries, Legal obligation, and our Legitimate interests.

## **Administration, financial accounting, office organization, contact management**

We process information in the context of administrative tasks as well as organization of our operations, financial accounting and compliance with legal obligations, such as archiving. In this regard, we process the same information that we process in the course of providing our contractual services. The deletion of information with regard to contractual services and contractual communication corresponds to the information mentioned in these processing activities.

In this context, we disclose or transfer information to the tax authorities, consultants, such as tax advisors or auditors, as well as other fee offices and payment service providers.

Furthermore, based on our business interests, we store information on suppliers, event organizers and other business partners, e.g., for the purpose of contacting them at a later date. This information, most of which is company-related, is generally stored permanently.

## **Information processing for the purpose of fraud prevention and optimization of our payment processes**

Where applicable, we provide our service providers with further information, which they use together with the information necessary for the processing of the payment as our processors for the purpose of fraud prevention and optimization of our payment processes (e.g., invoicing, processing of contested payments, accounting support). This serves to protect our legitimate interests in our protection against fraud or in efficient payment management, which outweigh our interests in the context of a balancing of interests.

## **Information processing by the operator of the social media platform**

The operator of the social media platform uses web tracking methods. The web tracking can also take place regardless of whether you are logged in or registered with the social media platform. As already explained, we can unfortunately hardly influence the web tracking methods of the social media platform. We cannot, for example, switch this off.

Please be aware: It cannot be ruled out that the provider of the social media platform uses your profile and behavioral information, for example to evaluate your habits, personal relationships, preferences, etc. We have no influence on this. In this respect, we have no influence on the processing of your information by the provider of the social media platform.

## **Duration of storage of personal information**



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The duration of the storage of personal information is measured on the basis of the respective statutory retention period (e.g., retention periods under commercial and tax law). After expiry of the period, the corresponding information is routinely deleted, provided that it is no longer required for the fulfilment of the contract or the initiation of the contract and/or there is no continued legitimate interest on our part in the continued storage.

## **How do we secure your personal information?**

OZFundHub is committed to keeping your personal information secure. We implement appropriate measures and take steps to protect personal information against loss and theft as well as unauthorized access, disclosure, copying, use, and modification using security safeguards, including physical, administrative, organizational and technological measures, appropriate for the sensitivity of your personal information.

We comply with industry standards that require safeguards for handling and securing customer information. These include using secure networks, encryption or other protection of cardholder information, physical and technical access controls, monitoring and testing of security systems, and implementation of the information security policies. OZFundHub associates who have access to your personal information are made aware of the importance of keeping it confidential. When disposed of, the information is securely shredded, destroyed, erased, or otherwise made unreadable.

Please be aware that no security measures can guarantee complete security. You should also take steps to protect against unauthorized access to your password, phone, and computer by, among other things, signing off after using a shared computer, choosing a robust password that nobody else knows or can easily guess, and keeping your login credentials private.

## **Your Rights**

You may have the right to request, twice in a 12-month period, the following information about the personal information we have collected about you during the past 12 months:

- the categories and specific pieces of personal information we have collected about you;
- the categories of sources from which we collected the personal information;
- the business or commercial purpose for which we collected or sold the personal information;
- the categories of third parties with whom we shared the personal information; and
- the categories of personal information about you that we sold or disclosed for a business purpose, and the categories of third parties to whom we sold or disclosed that information for a business purpose.

You also may have the right to request that we provide you with (1) a list of certain categories of personal information we have disclosed to third parties for their direct marketing purposes during the immediately preceding calendar year and (2) the identity of those third parties. In addition, you have the right to request that we delete the personal information we have collected from you.

You have the right to opt out of the sale of your information. To opt out, please contact us using our [Contact Form](#).

To help protect your privacy and maintain security, we take steps to verify your identity before granting you access to your personal information or complying with your request. To the extent permitted by applicable law, we may charge a reasonable fee to comply with your request.

We will not deny, charge different prices for, or provide a different level or quality of goods or services if you choose to exercise these rights.

## **Collection And Disclosure**



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During the prior 12-month period, we may have:

a) Collected the following categories of personal information about you:

- identifiers such as a real name, alias, postal address, unique personal identifier (such as a device identifier; cookies, beacons, pixel tags, mobile ad identifiers and similar technology; customer number, unique pseudonym, or user alias; telephone number and other forms of persistent or probabilistic identifiers), online identifier, Internet Protocol address, email address, account name;
- signature, bank account number, credit card number, debit card number, and other financial information;
- commercial information, including records of personal property, products or services purchased, obtained, or considered, and other purchasing or consuming histories or tendencies;
- Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications or advertisements;
- geolocation data;
- audio, electronic, visual, and similar information;
- professional or employment-related information; and
- inferences drawn from any of the information identified above to create a profile about you reflecting your preferences.

b) Collected personal information about you from the following categories of sources:

- from you, for example, when request access or visit our offices or facilities; or through your interaction with the Offerings;
- third parties such as your employer, company administrator or business partner, through their use of the Offerings;
- our affiliates;
- social media networks;
- personal information contained in forums, blogs, and testimonials you provide or that we obtain from publicly available sources (such as social media channels);
- marketing and business information enrichment sources; and
- advertising networks.

c) Collected personal information about you for the following business or commercial purposes:

- performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing advertising or marketing services, providing analytics services, or providing similar services;
- auditing related to a current interaction with you and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance;
- short-term, transient use, including, but not limited to, the contextual customization of ads shown as part of the same interaction;
- detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
- debugging to identify and repair errors that impair existing intended functionality;
- undertaking internal research for technological development and demonstration; and
- undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or



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enhance the service or device that is owned, manufactured, manufactured for, or controlled by us.

d) Disclosed for a business purpose the following categories of personal information about you:

- identifiers such as a real name, alias, postal address, unique personal identifier (such as a device identifier; cookies, beacons, pixel tags, mobile ad identifiers and similar technology; customer number, unique pseudonym, or user alias; telephone number and other forms of persistent or probabilistic identifiers), online identifier, Internet Protocol address, email address, account name;
- signature, bank account number, credit card number, debit card number, and other financial information;
- commercial information, including records of personal property, products or services purchased, obtained, or considered, and other purchasing or consuming histories or tendencies;
- Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications or advertisements;
- geolocation data;
- audio, electronic, visual, and similar information;
- professional or employment-related information; and
- inferences drawn from any of the information identified above to create a profile about you reflecting your preferences.

e) Shared your personal information for the business purposes described above with the following categories of third parties:

- our affiliates and subsidiaries;
- vendors who provide services on our behalf;
- persons connected to your business, such as your employer, company administrator or business partner;
- our customers and partners, to inform them about their users' use of our services and Offerings;
- our joint marketing partners, sales partners and other business partners; and
- third-party marketers (who may combine your personal information with their own records, and records available from other sources), for their own direct marketing purposes, and the direct marketing purposes of other third-party marketers.

OZ FundHub may sell, rent, or lease customer information to third parties for the following reasons: marketing or advertising purposes, or another business purpose.

## Changes and updates to the privacy policy

We kindly ask you to regularly inform yourself about the content of our privacy policy. We will amend the privacy policy as soon as changes to the information processing activities we carry out make this necessary. We will inform you as soon as the changes require an act of cooperation on your part (e.g., consent) or other individual notification.

## Concerns and Contact

If you have any concerns about a possible compromise of your privacy or misuse of your personal information on our part, or any other questions or comments, you can [contact us](#).