

Privacy Policy

TruWealth recognizes the importance of your personal privacy. Therefore, we have created this Privacy Policy so that you know how we use, maintain, and disclose your information when you make it available to us. The Privacy Policy below discloses our practices regarding information collection and usage for the website located at **truwealth.loantap.in** any other URL provided by TruWealth, and the related mobile website (collectively, the "Websites"), and the TruWealth service provided thereon (the "Service").

By using or accessing the Websites and the Service, you signify your agreement to be bound by this Privacy Policy. IF YOU DO NOT AGREE TO THIS PRIVACY POLICY YOU MAY NOT ACCESS OR OTHERWISE USE OUR SERVICE OR PARTICIPATE IN OUR SERVICES.

Key aspects of our privacy practices described in this Privacy Policy include the following explanations:

The information we collect and why we collect it;
How we use that information;
How we share information; and the choices we offer.

1. Scope of this Privacy Policy

This Privacy Policy only applies to your use of the Websites and/or the Service and does not extend to any websites or services that are referenced by or linked to the Websites, whether by Us or another user. Your use of any other websites or service is subject to that website's or service's privacy policy and we have no control over how your data is collected, used, or stored by other websites or services. You are advised to check the privacy policies of any such websites or services before providing data to them.

2. Information You Provide To Us:

The information we collect on or through the Websites and/or Service may include:

Information that you provide by filling in forms on the Website and/or Service. This includes information provided at the time of registering to use the Service, subscribing to the Services, posting material on the Service, or requesting further services. We may also ask you for information when you enter a contest or promotion sponsored by us, and when you report a problem with the Websites and/or Service.

Records and copies of your correspondence (including email addresses), if you contact us.

Your responses to surveys that we might ask you to complete for research purposes.

Your search queries on the Websites or via the Service

Your name, contact information (including, without limitation, address and email address), photograph, and information for your public profile.

You also may provide information to be published or displayed (hereinafter, "posted") on public areas of the Websites or via the Service, or transmitted to other users of the Websites or third parties (collectively, "User Contributions"). Your User Contributions are posted on and transmitted to others at your own risk. Although we limit access to certain pages, please be aware that no security measures are perfect or impenetrable. Additionally, we cannot control the actions of other users of the Websites or Service.

3. Information We Collect Through Automatic Data Collection Technologies:

As you navigate through and interact with the Websites and/or the Service, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions and patterns, including:

Details of your visits to the Websites and the Service, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Websites and Service.

Information about your computer and internet connection, including your IP address, operating system, and browser type.

The information we collect automatically is only statistical data and does not include personal information, but we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve the Websites and Service and to deliver a better and more personalized service, including by enabling us to:

Estimate our audience size and usage patterns.

Store information about your preferences, allowing us to customize the Websites and Service according to your individual interests.

Speed up your searches.

Recognize you when you return to the Websites or Service.

The technologies we use for this automatic data collection may include cookies, flash cookies, and web beacons.

Cookies (or browser cookies) Cookies are a small file placed on the hard drive of your device. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of the Websites or Service. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to the Websites and/or Service.

Flash Cookies. Certain features of the Websites or Service may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on the Websites or Service. Flash cookies are not managed by the same browser settings as are used for browser cookies.

If you delete your cookies, change browsers or use a different cookie, our cookie (or an opt-out cookie) may no longer work and you will have to re-input (or opt-out) again.

It is possible at times when collecting non-personally identifiable information through automatic means that we may unintentionally collect or receive personally identifiable information that is mixed in with the non-personally identifiable information. While we will make reasonable efforts to prevent such incidental data collection, the possibility still exists. If you believe that we have inadvertently collected your personal information, please notify us at hello@TruWealth.com.

4. How we use your information

We use information that we collect about you or that you provide to us, including any personal information:

- To present the Websites and their contents to you.
- To provide the Service to you.
- To create and maintain your TruWealth account.
- To provide you with information, products, or services that you request from us.
- To fulfill any other purpose for which you provide it.
- To provide you with notices about your account.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To notify you about changes to the Websites, the Service, or any products or services we offer or provide through it.
- To allow you to participate in interactive features on the Websites.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

By uploading your name and/or photograph to the Websites, you agree that this information will be posted publicly on the Websites.

5. Disclosure of Your Information:

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this privacy policy:

To our subsidiaries and affiliates.

To contractors, service providers, and other third parties we use to support our business and who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.

To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of TruWealth's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by TruWealth about our Websites' users is among the assets transferred.

To third parties (collectively, the "Third Party Vendors") to further the purpose for which you provided such information to us. For example, we may share your information with our email platform, for the purpose of sending emails or with other vendors for the purposes of payment processing, delivery of goods, search engine facilities, advertising and marketing.

To fulfill the purpose for which you provide it.

For any other purpose disclosed by us when you provide the information.

With your consent, we may also disclose your personal information:

To comply with any court order, law, or legal process, including to respond to any government or regulatory request.

To enforce or apply our Terms of Use and other agreements, including for billing and collection purposes.

If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of TruWealth, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

Where any of your data is required by a Third Party Vendor, We will take all reasonable steps to ensure that your data will be handled safely, securely, and in accordance with your rights, Our obligations, and the obligations of the third party under the law. We urge you to read the privacy practices of all of our Third Party Vendors before submitting any information through the Service.

6. How You Can Control Your Data

When you submit information via the Websites, you may be given options to restrict Our use of your data. We aim to give you control on Our use of your data (including the ability to opt-out of receiving emails from Us which you may do by unsubscribing using the links provided in Our emails).

7. Accessing Your Data

You can review and change your personal information by logging into the Websites and visiting your account profile page.

You may also send us an email at hello@TruWealth.com to request access to, correct or delete any personal information that you have provided to us. Sometimes, we may not be able to delete your personal information except by also deleting your user account. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Proper access and use of information provided on the Websites, including your contributions, is governed by our Terms of Use.

You have the legal right to ask for a copy of any of your personal data held by Us (where such data is held). Please contact Us for more details at using the information in the Contact section below.

Right to Withhold Information and Your Right to Withdraw Information After You Have Given It

You may restrict your internet browser's use of Cookies and clear Cookies from your browser at any time.

You may withdraw your consent for Us to use your personal data as set out in this privacy policy at any time by contacting Us using the information in the Contact section below, and We will delete Your data from Our systems. However, you acknowledge that this may limit our ability to provide the best possible product and services to you.

8. Your Disclosures In Blogs And Other Social Media:

You should be aware that information which you voluntarily include and transmit online on the Service or in a publicly accessible blog, chat room, social media platform or otherwise online, or that you share in an open forum such as an in-person panel or survey, may be viewed and used by others without any restrictions. We are unable to control such uses of your information, and by using the Service or any other online services you assume the risk that the information provided by you may be viewed and used by third parties for any number of purposes.

9. Security:

The security of your information is very important to us. We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. However, due to the inherently open nature of the Internet, we cannot guarantee that your information will be completely free from unauthorized access by third parties such as hackers and your use of our Service demonstrates your assumption of this risk. Only those employees who need access to your information in order to perform their duties are authorized to have access to your information. For more information on protecting your privacy, please visit www.ftc.gov/privacy.

Specific steps we take to secure and protect your data include, but are not limited to:

Encrypting the connection between our website and your computer;
Ensuring the physical and digital security of the servers holding your data;
Controlling the access Our staff and contractors have to the data to ensure that only authorized personnel are able to access the data.

Notwithstanding the security measures that We take, it is important to remember that the transmission of data via the internet may not be completely secure and that you are advised to take suitable precautions when transmitting to Us data via the internet.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of the Websites or Service, you are responsible for keeping this password confidential. We ask you not to share your password with anyone

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to the Websites or Service. Any transmission of personal information is at your own risk. We are not responsible for

circumvention of any privacy settings or security measures contained on the Websites or Service.

We only keep your data for as long as We need to in order to use it as described above, or for as long as We have your permission to keep it.

10. Other Services:

As a convenience to you, we may provide links to third-party services from within our Service. We are not responsible for the privacy practices or content of these third-party sites. When you link away from our Service, you do so at your own risk.

11. Changes to this Privacy Policy:

We reserve the right, at our discretion, to change, modify, add, or remove portions from this Privacy Policy at any time. However, if at any time in the future we plan to use information in a way that materially differs from this Privacy Policy, including sharing such information with more third parties, we will post such changes here and provide you the opportunity to opt-out of such differing uses. Your continued use of the Service and our services following the posting of any changes to this Privacy Policy means you accept such changes.

12. Opt-Out Process:

All unsubscribe or opt-out requests may be made by clicking the "unsubscribe" link at the bottom of the email or by changing the email preferences in your account settings. We will process your request within a reasonable time after receipt. However, we are not responsible for, and in some cases we are incapable of, removing your personally identifiable information from the lists of any third party who has previously been provided your information in accordance with this Privacy Policy or your consent. You

should contact such third parties directly. If you would like to update or correct any personally identifiable information that you have provided to us, please email us at TruWealth and once we confirm your information, we will update such information within a reasonable amount of time.

13. Communications with TruWealth:

By providing your email address, phone number, and/or social media information (collectively the "Channels") to us, you expressly consent to receive communications from us. We may use the Channels to communicate with you, to send information that you have requested or to send information about other products or services developed or provided by us or our business partners, provided that, we will not give your contact information to another party to promote their products or services directly to you without your consent or as set forth in this Privacy Policy.

By providing your phone number to us, you expressly consent to receive phone calls and/or text messages from us. We will not give your phone number to another party to promote their products or services directly to you without your consent or as set forth in this Privacy Policy.

Any phone calls and/or text messages delivered to your phone or device may cause you to incur extra data, text messaging, or other charges from your wireless carrier. **MESSAGE AND DATA RATES MAY APPLY.** You are solely responsible for any carrier charges incurred as a result of phone and/or text communications from TruWealth.

Any communication or material you transmit to us by email or otherwise, including any data, questions, comments, suggestions, or the like is, and will be treated as, non-confidential and nonproprietary. Except to the extent expressly covered by this Privacy Policy, anything you transmit or post may be used by us for any purpose, including but not limited to, reproduction, disclosure, transmission, publication, broadcast and posting. Furthermore, you expressly agree that we are free to use any

ideas, concepts, know-how, or techniques contained in any communication you send to us, as well as any data developed using the content of such communication, without compensation and for any purpose whatsoever, including but not limited to, developing, manufacturing and marketing products and services using such information.

14. No Rights of Third Parties:

This Privacy Policy does not create rights enforceable by third parties, nor does it require disclosure of any personal information relating to users of the Service.

15. Contact:

For questions or concerns relating to privacy, we can be contacted at hello@TruWealth.com