# **Privacy Policy**

## 1. INTRODUCTION

- 1.1 Welcome to the Unity Platform run by Unity Malaysia Sdn Bhd (Company Registration No. 202101009013 [1409312-K] and its affiliates (individually and collectively, "Unity", "we", "us" or "our"). Unity takes its responsibilities under applicable privacy laws and regulations ("Privacy Laws") seriously and is committed to respecting the privacy rights and concerns of all Users of our Unity website and mobile application (the "Platform") (we refer to the Platform and the services we provide as described on our Platform collectively as the "Services"). Users refers to a user who registers for an account with us for use of the Services, including both buyers and sellers (individually and collectively, "Users", "you" or "your" We recognize the importance of the personal data you have entrusted to us and believe that it is our responsibility to properly manage, protect and process your personal data. This Privacy Policy ("Privacy Policy" or "Policy") is designed to assist you in understanding how we collect, use, disclose and/or process the personal data you have provided to us and/or we possess about you, whether now or in the future, as well as to assist you in making an informed decision before providing us with any of your personal data. Please read this Privacy Policy carefully. If you have any questions regarding this information or our privacy practices, kindly refer to the section entitled "Questions, Concerns or Complaints? Contact Us" at the end of this Privacy Policy.
- 1.2 "Personal Data" or "personal data" means data, whether true or not, about and individual who can be identified from that data, or from that data and other information to which an organisation has or is likely to have access. Common examples of personal data could include name, identification number and contact information.
- 1.3 By using the Services, registering for an account with us, visiting our Platform, or accessing the Services, you acknowledge and agree that you accept the practices, requirements, and/or policies outlined in this Privacy Policy, and you hereby consent to us collecting, using, disclosing and/or processing your personal data as described herein. IF YOU DO NOT CONSENT TO THE PROCESSING OF YOUR PERSONAL DATA AS DESCRIBED IN THIS PRIVACY POLICY, PLEASE DO NOT USE OUR SERVICES OR ACCESS OUR PLATFORM. If we change our Privacy Policy, we will notify you including by posting those changes or the amended Privacy Policy on our Platform. We reserve the right to amend this Privacy Policy at any time. To the fullest extent permissible under applicable law, your continued use of the Services or Platform, including placing of any orders, shall constitute your acknowledgement and acceptance of the changes made to this Privacy Policy.
- **1.4** This Policy applies in conjunction with other notices, contractual clauses, consent clauses that apply in relation to the collection, storage, use, disclosure and/or processing of your personal data by us and is not intended to override those notices or clauses unless we state expressly otherwise.

**1.5** This Policy applies to both buyers and sellers who use the Services except where expressly stated otherwise.

#### 2. WHEN WILL UNITY COLLECT PERSONAL DATA?

- **2.1** We will/may collect personal data about you :
  - **a)** When you register and/or use our Services or Platform, or open an account with us;
  - **b)** When you submit any form, including, but not limited to, application forms or other forms relating to any of our products and services, whether online or by way of a physical form;
  - **c)** When you enter into any agreement or provide other documentation or information in respect of your interactions with us, or when you use our products and services;
  - **d)** When you enter into any agreement or provide other documentation or information in respect of your interactions with us, or when you use our products and services;
  - **e)** When you use our electronic services or interact with us via application or use Services on our Website. This includes, without limitation, through cookies which we may deploy when you interact with our application website;
  - **f)** When you grant permissions on your device to share information with our application or platform;
  - **g)** When you link your Unity account with your social media or other external account or use other social media features, in accordance with the provider's policies.
  - h) When you carry out transactions through our Services;
  - i) When you provide us with feedback or complaints;
  - j) When you register for a contest or campaign; or

**k)** When you submit your personal data to us for any reason.

The above does not purport to be exhaustive and sets out some common instances of when personal data about you may be collected.

### 3. WHAT PERSONAL DATA WILL UNITY COLLECT?

- **3.1** The personal data that Unity may collect includes but is not limited to:
  - Company information;
  - Email address;
  - Billing and/or delivery address;
  - Online store;
  - Bank account and payment information;
  - Telephone number;
  - Information sent by or associated with the device(s) used to access our Services or Platform;
  - Information about your network and the people and accounts you interact with;
  - Government issued identification or other information required for our due diligence, know your customer, identity verification, or fraud prevention purposes;
  - Marketing and communications data, such as your preferences and history marketing from us and third parties, your communication preferences and history of communications with us, our service providers, and other third parties;
  - Usage and transaction data, including details about your searches, orders, the
    advertising and content you interact with on the Platform, and other products
    and services related to you;
  - Location data;
  - Any other information about the User when the User signs up to use our Services or Platform, and when the Users uses the Services or Platform, as well as information related to how the User uses our Services or Platform; and
  - Aggregate data on content the User engages with.
- **3.2** You agree not to submit any information to us which is inaccurate or misleading, and you agree to inform us of any inaccuracies or changes to such information. We reserve the right at our sole discretion to require further documentation to verify the information provided by you.
- **3.3** If you sign up to be a user of our Platform using your social media account ("Social Media Account"), link your Unity account to your Social Media Account or use any Unity social media features, we may access information about you which you have voluntarily provided to your Social Media Account provider in accordance with such provider's policies, and we will manage and use any such personal data in accordance with this Policy at all times.

**3.4** If you do not want us to collect the aforementioned information/personal data, you may opt out at any time by notifying our Officer in writing about it. Further information on opting out can be found in the section below entitled "How can you opt-out, remove, request access to or modify information you have provided to us?". Note, however, that opting out of us collecting your personal data or withdrawing your consent for us to collect, use or process your personal data may affect your use of the Services. For example, opting out of the collection of location information will cause its location-based features to be disabled.

### 4. COLLECTION OF OTHER DATA

- **4.1** As with most websites and mobile applications, your device sends information which may include data about you that gets logged by a web server when you browse our Platform. This typically includes without limitation your device's Internet Protocol (IP) address, computer/mobile device operating system and browser type, type of mobile device, the characteristics of the mobile device, the unique device identifier (UDID) or mobile equipment identifier (MEID) for your mobile device, the address of a referring web site (if any), the pages you visit on our website and mobile applications and the times of visit, and sometimes a "cookie" (which can be disabled using your browser preferences) to help the site remember your last visit. If you are logged in, this information is associated with your personal account. The information is also included in anonymous statistics to allow us to understand how visitors use our site.
- **4.2** Our mobile applications may collect precise information about the location of your mobile device using technologies such as GPS, Wi-Fi, etc. We collect, use, disclose and/or process this information for one or more Purposes including, without limitation, location-based services that you request to deliver relevant content to you based on your location or to allow you to share your location to other Users as part of the services under our mobile applications. For most mobile devices, you are able to withdraw your permission for us to acquire this information on your location through your device settings. If you have questions about how to disable your mobile device's location services, please contact your mobile device service provider or the device manufacturer.
- **4.3** As when you view pages on our website or mobile application, when you watch content and advertising and access other software on our Platform or through the Services, most of the same information is sent to us (including, without limitation, IP Address, operating system, etc); but, instead of page views, your device sends us information on the content advertisement viewed and/or software installed by the Services and the Platform and time.

### 5. COOKIES

- 5.1 We or our authorised service providers and advertising partners may from time-to-time use "cookies" or other features to allow us or third parties to collect or share information in connection with your use of our Services or Platform. These features help us to improve our Platform and the Services we offer, help us offer new services and features, and/or enable us and our advertising partners serve more relevant content to you, including through remarketing. "Cookies" are identifiers that are stored on your computer or device that record data about your computer or device, by how many people and other activity within our Platform. We may link cookie information to personal data. Cookies also link to information regarding what items you have selected for purchase and web pages you have viewed. This information is used to keep track of your shopping cart, to deliver content specific to your interests, to enable our third-party advertising partners to serve advertisements on sites across the internet and to conduct data analysis and to monitor usage of the Services.
- **5.2** You may refuse the use of cookies by selecting the appropriate settings on your browser or device. However, please note that if you do this you may not be able to use the full functionally of our Site or the Services.

#### 6. HOW DO WE USE THE INFORMATION YOU PROVIDE US?

- **6.1** We may collect, use, disclose and/or process your personal data for one or more of the following purposes :
  - (a) To consider and/or process your application/transaction with us or your transactions or communications with third parties via the Services;
  - **(b)** To manage, operate, provide and/or administer your use of and/or access to our Services and our Website, as well as your relationship and user account with us;
  - **(c)** To manage, operate, administer and provide you with as well as to facilitate the provision of our Services, including, without limitation, remembering your preferences;
  - (d) To tailor your experience through the Services by displaying the content according to your interests and preferences, providing a faster method for you to access your account and submit information to us and allowing us to contact you, if necessary;
  - (e) To respond, to process, deal with or complete a transaction and/or to fulfil your requests for certain products and services and notify you of service issues and unusual account
  - (f) To enforce our Terms of Service or any applicable end user license agreements;
  - **(g)** To protect personal safety and the rights, property or safety of others;

- (h) For identification, verification, due diligence or know your customer purposes
- (i) To maintain and administer any software updates and/or other updates and support that may be required from time to time to ensure the smooth running of our Services:
- (j) To deal with or facilitate customer service, carry out your instructions, deal with or respond to any enquiries given by (or purported to be given by) you or on your behalf;
- (k) To contact you or communicate with you via voice all, text message and/or fax message, email and/or postal mail or otherwise for the purposes of administering and/or managing your relationship with us or your use of our Services, such as but not limited to communicating administrative information to you relating to our Services. You acknowledge and agree that such communication by us could be by way of the mailing of correspondence, documents or notices to you, which could involve disclosure of certain personal data about you to bring about delivery of the same as well as on the external cover of envelopes/mail packages;
- (I) To conduct research, analysis and development activities (including, but not limited to, data analytic, surveys, product and service development and/or profiting), to analyse how you use our Services, to recommend products and/or services relevant to your interest, to improve our Services or products and/or to enhance your customer experience;
- **(m)**To allow for audits and surveys to, among other things, validate the size and composition of our target audience, and understand their experience with Unity's Services;
- (n) For marketing and advertising, and in this regard, to send you by various mediums and modes of communication marketing and promotional information and materials relating to products and/or services (including, without limitation, products and/or services of third parties whom Unity may collaborate or tie up with) that Unity (and/or its affiliates or related corporations) may be selling, marketing or promoting, whether such products or services exist now or are created in the future. You can unsubscribe function within the electronic marketing material. We may use your contact information to send newsletters or marketing materials from us and from our related companies;
- (o) To respond to legal processes or to comply with or as required by any applicable law, governmental or regulatory requirements of any relevant jurisdiction, or where we have a good faith belief that such disclosure is necessary, including, without limitation, meeting the requirements to make disclosure under the requirements of any law binding on Unity or its related corporations or affiliates (including where applicable, the display of your name, contact details and company details)

- **(p)** To produce statistics and research for internal and statutory reporting and/or record-keeping requirements;
- (q) To carry out due diligence or other screening activities (including, without limitation, background checks) in accordance with legal or regulatory obligations or our risk management procedures that may be required by law or that may have been put in place by us;
- (r) To audit our Services or Unity's business;
- **(s)** To prevent or investigate any actual or suspected violations of our Terms of Service, fraud, unlawful activity, omission or misconduct, whether relating to your use of our Services or any other matter arising from your relationship with us.
- (t) To respond to any threatened or actual claims asserted against Unity or other claim that any Content violates the rights of third parties;
- (u) To store, host, back up (whether for disaster recovery or otherwise) of your personal data, whether within or outside of your jurisdiction;
- (v) To deal with and/or facilitate a business asset transaction or a potential business asset transaction, where such transaction involves Unity as a participant or involves only a related corporation or affiliate of Unity as a participant or involves Unity and/or any one or more of Unity's related corporations or affiliates as participants(s), and there may be other third-party organisations who are participants in such transaction. A "business asset transaction" refers to the purchase, sale, lease, merger, amalgamation or any other acquisition, disposal or financing of an organisation or a portion of an organisation or any of the business or assets of an organisation and/or
- (w) Any other purposed which we notify you of at the time of obtaining your consent.

(Collectively, the "Purposes").

**6.2** You acknowledge, consent and agree that Unity may access, preserve and disclose your Account information and Content if required to do so by law or pursuant to an order of a court or by any governmental or regulatory authority having jurisdiction over Unity or in a good faith belief that such access preservation or disclosure is reasonably necessary to: (a) comply with legal process; (b) comply with a request from any governmental or regulatory authority having jurisdiction over Unity; (c) enforce the Unity Terms of Services or other Privacy Policy; (d) respond to any threatened or actual claims asserted against Unity or other claim that any Content violates the rights of third parties; (e) Respond to your request for customer service;

- or (f) protect the rights, property of your personal safety of Unity, its users and/or the public.
- **6.3** As the purposes for which we will/may collect, use, disclose or process your personal data depend on the circumstances at hand, such purpose may not appear above. However, we will notify you of such other purpose at the time of obtaining your consent, unless processing of the applicable data without your consent is permitted by the Privacy Laws.

# 7. HOW DOES UNITY PROTECT AND RETAIN CUSTOMER INFORMATION?

- **7.1** We implement a variety of security measures and strive to ensure the security of your personal data on our systems. User personal data is contained behind secured networks and is only accessible by a limited number of employees who have special access rights to such systems. However, there can inevitably be no guarantee of absolute security.
- **7.2** We will retain personal data in accordance with the Privacy Laws and/or other applicable laws. That is, we will destroy or anonymize your personal data as soon as it is reasonable to assume that (i) the purpose for which that personal data was collected is no longer being served by the retention of such personal data; and (ii) retention is no longer necessary for any legal or business purposes. If you cease using the Site, or your permission to use the Site and/or the Services is terminated or withdrawn, we may continue storing, using and/or disclosing your personal data in accordance with this Privacy Policy and our obligations under the Privacy Laws. Subject to applicable law, we may securely dispose of your personal data without prior notice to you.

# 8. DOES UNITY DISCLOSE THE INFORMATION IT COLLECTS FROM ITS VISITORS TO OUTSIDE PARTIES?

- **8.1** In conducting our business, we will/may need to disclose your personal data to our third-party service providers, agents and/or our affiliates or related corporations, and/or other third parties, whether sited in Malaysia or outside of Malaysia, for one or more of the above-stated Purposes. Such third-party service providers, agents and/or affiliates or related corporations and/or other parties would be processing your personal data either on our behalf or otherwise, for one or more of the above-stated Purposes. Such third-parties include, without limitation:
  - (a) Our subsidiaries, affiliates and related corporations;
  - (b) Buyers or sellers you have transacted with or interacted with on the Platform or in connection with your use of the Services for the above-stated Purposes

- (c) Other users of our Platform for one or more of the above-stated Purposes;
- (d) Contractors, agents, service providers and other third-parties we use to support our business. These include but are not limited to those parties which provide administrative or other services to us such as mailing houses, logistics services providers, financial services providers, advertising and marketing partners, telecommunication companies, information technology companies and data centres;
- (e) Governmental or regulatory authorities having jurisdiction over Unity or as otherwise permitted under Section 6.2;
- (f) A buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all Unity's assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which personal data held by Unity about our Service Users is among the assets transferred; or to a counterparty in a business asset transaction that Unity or any of its affiliates or related corporations is involved in; and
- (g) Third-parties to whom disclosure by us is for one or more of the Purposes and such third-parties would in turn be collecting and processing your personal data for one or more of the Purposes
- **8.2** We may share user information including statistical and demographic information about our Users and information about their use of the Services with advertising partners and third-party suppliers of advertisements, remarketing and/or other programming.
- **8.3** For the avoidance of doubt, in the event that Privacy Laws or other applicable laws permit an organisation such as us to collect, use or disclose your personal data without your consent, such permission granted by the laws shall continue to apply. Consistent with the foregoing and subject to applicable law, we may use your personal data for recognised legal grounds including to comply with our legal obligations to perform our contract with you, to achieve a legitimate interest and our reasons for using it outweigh any prejudice to your data protection rights, or where necessary in connection with a legal claim.
- **8.4** Third-parties may unlawfully intercept or access personal data transmitted to or contained on the site, technologies may malfunction or not work as anticipated, or someone might access, abuse or misuse information through no fault of ours. We will nevertheless deploy reasonable security arrangements to protect your personal data as required by the Privacy Laws; however, there can inevitably be no guarantee of absolute security such as but not limited to when unauthorised disclosure arises from malicious and sophisticated hacking by malcontents through no fault of ours.

- **8.5** As set forth in Unity's Terms of Services, user in possession of another User's personal data through the use of the Services (the "Receiving Party") hereby agree that, they will (i) comply with all applicable personal data protection laws with respect to any such data; (ii) allow the User whose personal data the Receiving Party has collected (the "Disclosing Party") to remove his or her data so collected from the Receiving Party's database; and (iii) allow the Disclosing Party to review what information has been collected about them by the Receiving Party, in each case of (ii) and (iii) above, in compliance with and where required by applicable laws.
- 8.6 Notwithstanding anything set forth herein, Sellers shall comply with all applicable Privacy Laws and, in respect of any buyer's personal data received from Unity, (i) are not permitted to use such buyer's personal data except as reasonably necessary to respond to buyers' enquiries and to carry out respond to, process, deal with or complete a transaction without buyers' and Unity's prior written consent; (ii) should refrain from contacting buyers using such information outside of the Unity platform. (iii) are not permitted to disclose such buyer's personal data to unauthorised third-parties without buyer's and Unity's prior written consent; (iv) shall employ sufficient security measures to protect each Unity user's personal data in their possession and to delete such data as soon as reasonably possible upon completion of the transaction; and (v) to inform Unity's Personal Data Officer at <a href="mailto:customerservice@unity.net.my">customerservice@unity.net.my</a> in the event of any potential data breach or other loss of such user's data.

### 9. INFORMATION COLLECTED BY THIRD-PARTIES?

- **9.1** Our Site uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses cookies, which are text files placed on your computer, to help the website analyse how Users use the Site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and store by Google on services in the United States. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third-parties where required to do so by law, or where such third-parties process information on Google's behalf. Google will not associate your IP address with any other data held by Google.
- **9.2** We, and third-parties, may from time to time make software applications downloads available for your use on or through the Services. These applications may separately access, and allow a third party to view, your identifiable information, such as your name, your user ID, your computer's IP address or other information such as any cookies that you may previously have installed or that were installed for you by a third-party software application or website. Additionally, these applications may ask you to provide additional information directly to third-parties. Third-party products or services provided through these applications are not

owned or controlled by Unity. You are encouraged to read the terms and other policies published by such third parties on their website or otherwise.

#### 10. DISCLAIMER REGARDING SECURITY AND THIRD-PARTY SITES

- **10.1** WE DO NOT GUARANTEE THE SECURITY OF PERSONAL DATA AND/OR OTHER INFORMATION THAT YOU PROVIDE ON THIRD PARTY SITES. We do implement a variety of security measures to maintain the safety of your personal data that is in our possession or under our control. Your personal data is contained behind secured networks and is only accessible by a limited number of persons who have special access rights to such systems, and are required to keep the personal data confidential. When you place orders or access your personal data, we offer the use of a secure server. All personal data or sensitive information you supply is encrypted into our databases to be only accessed as stated above.
- 10.2 In an attempt to provide you with increased value, we may choose various third-party websites to link to, and frame within the Site. We may also participate in co-branding and other relationships to offer e-commerce and other services and features to our visitors. These linked sites have separate and independent privacy policies as well as security arrangements. Even if the third party is affiliated with us, we have no control over these linked sites, each of which has separate privacy and data collection practices independent of us. Data collected by our co-brand partners or third-party websites (even if offered on or through our Site) may not be received by us.
- **10.3** We therefore have no responsibility or liability for the content security arrangements (or lack thereof) and activities of these linked sites. These linked sites are only for your convenience and your therefore access them at your own risk. Nonetheless, we seek to protect the integrity of our Site and the links placed upon each of them and therefore welcome any feedback about these linked sites (including without limitations, if a specific link does not work).

### 11. WILL UNITY TRANSFER YOUR INFORMATION OVERSEAS?

Your personal data and/or information may be transferred to, stored or processed outside of your country. In most cases, your personal data will be processed in Malaysia, where our servers are located. Unity will only transfer your information overseas in accordance with Privacy Laws.

# 12. HOW CAN YOU WITHDRAW CONSENT, REQUEST ACCESS TO OR CORRECT INFORMATION YOU HAVE PROVIDED TO US?

## **12.1** Withdrawing Consent

- 12.1.1 You may withdraw your consent for the collection, use and and/or disclosure of your personal data in our possession or under our control by sending an email to our Personal Data Protection Officer and we will process such requests in accordance with this Privacy Policy and our obligations under the Privacy Laws and other applicable laws. However, your withdrawal of consent may mean that we will not be able to continue providing the Services to you and we may need to terminate your existing relationship and/or the contract you have with us.
- **12.1.2** Once we have your clear withdrawal instructions and verified your identity, we will process your request for withdrawal of consent, and will thereafter not collect, use and/or disclose your personal data in the manner stated in your request. If we are unable to verify your identity or understand your instructions, we will liaise with you to understand your request.
- **12.1.3** However, your withdrawal of consent could result in certain legal consequences arising from such withdrawal. In this regard, depending on the extent of your withdrawal of consent for us to process your personal data, it may mean that we will not be able to continue providing the Services to you, we may need to terminate your existing relationship and/or the contract you have with us, etc., as the case may be, which we will inform you of.
- **12.2** Requesting Access and/or Correction of Personal Data
- 12.2.1 If you have an account with us, you may personally access and/or correct your personal data currently in our possession or control through the Account Settings page of the Site. If you do not have an account with us, you may request to access and/or correct your personal data currently in our possession or control by submitting a written request to us. We will need enough information from you in order to ascertain your identity as well as the nature of your request so as to be able to deal with your request. Hence, please submit your written request by sending an email to our Personal Data Protection Officer (customerservice@unity.net.my)
- 12.2.2 For a request to access personal data, once we have sufficient information from you to deal with the request, we will seek to provide you with the relevant personal data within 30 days (or, if you are resident in Malaysia, 21 days). Where we are unable to respond to you within the 30 days (or, if you are resident in Malaysia, 21 days), we will notify you of the soonest possible time within which we can provide you with the information requested. Note that Privacy Laws may exempt certain types of personal data from being subject to your access request.
- **12.2.3** For a request to correct personal data, once we have sufficient information from you to deal with the request, we will:
  - (a) Correct your personal data within 30 days (or, if you are resident in Malaysia, 21 days). Where we unable to do so within the said period, we will notify you of the soonest practicable time within which we can make the correction. Note that Privacy Laws may exempt certain types of

- personal data being subject to your correction request as well as provides for situations(s) when correction need not be made by us despite your request, and
- **(b)** We will send the corrected personal data to every other organisation to which the personal data was disclosed by us within a year before the date correction was made, unless that other organisation does not need the corrected personal data for any legal or business purpose.
- **12.2.4** Notwithstanding sub-paragraph (b) immediately above, we may, if you so request, send the corrected personal data only to specific organisations to which the personal data was disclosed by us within a year before the correction was made.
- **12.2.5** We will/may also be charging you a reasonable fee for the handling and processing of your requests to access your personal data. If we so choose to charge, we will provide you with a written estimate of the fee we will be charging. Please not that we are not required to respond to or deal with your access request unless you have agreed to pay the fee.
- **12.2.6** We reserve the right to refuse to correct your personal data in accordance with the provisions as set out in Privacy Laws, where they require and/or entitle an organisation to refuse to correct personal data in stated circumstances.

# 13. QUESTIONS, CONCERNS OR COMPLAINTS? CONTACT US

- **13.1** If you have any questions or concerns about our privacy practices or your dealings with the Services, please do not hesitate to contact: <a href="mailto:customerservice@unity.net.my">customerservice@unity.net.my</a>
- **13.2** If you have any complaint or grievance regarding how we are handling your personal data or about how we are complying with Privacy Laws, we welcome you to contact us with your complaint or grievance.

Please contact us via email with your complaint or grievance:

Email: <u>customerservice@unity.net.my</u> and Attention it to the "Personal Data Protection Officer".

Please send all legal notices to <u>legal.my@unity.net.my</u> and Attention it to the "General Counsel".

13.3 Where it is an email or a letter through which you are submitting a complaint, your indication at the subject header that it is a Privacy Law complaint would assist us in attending to your complaint speedily by passing it on to the relevant staff in

our organisation to handle. For example, you could insert the subject header as "Privacy Complaint".

We will certainly strive to deal with any complaint or grievance that you may have fairly and as soon as possible.

## 14. TERMS AND CONDITIONS

Please also read the Terms of Service establishing the use, disclaimers, and limitations of liability governing the use of the Site and the Services and other related policies.