

SMBF Privacy Policy

SMBF OU (“SMBF”, “we”, and/or “us”) value the privacy of individuals who access or use SMBF.me (<https://www.smbf.me>), including all of its related applications, dashboards, or platforms, who purchase any products from SMBF, or who sign up for any services (“Services”). This privacy policy (“Privacy Policy”) explains how we collect, use, and share information or about any individual or entity who accesses or uses the Services (“client” or “you”) or their devices. By using our Services, you agree to the collection, use, disclosure, and procedures this Privacy Policy describes. Beyond the Privacy Policy, your use of our Services is also subject to our [Terms and Conditions](#).

1. INFORMATION WE COLLECT.

We may collect a variety of information from or about you or your devices from various sources, as described below.

If you do not provide your information when requested, you may not be able to use our Services if that information is necessary to provide you with our Services or if we are legally required to collect it.

INFORMATION YOU PROVIDE TO US

1. **Registration and Profile Information.** If you sign up for an account, register to use our Services, purchase our Products, or sign up to receive information about our Services, we ask you for your name and surname, e-mail address, phone number, physical address, login information, and any other information we collect.
2. **Payment Information.** When you add billing information or a credit card number to your account or make a purchase, we will use a third-party service provider to collect and store your payment information.
3. **Communications.** If you contact us directly, we may receive additional information about you. For example, when you contact our Customer Support Team, we will receive your name, mobile phone number, the contents of a message, and any other information you choose to provide.
4. **Careers.** If you decide that you wish to apply for a job with us, you may submit your contact information, your resume, and your cover letter online. We will collect the information you choose to provide on your resume and in your cover letter, such as your education and employment experience. You may also apply through LinkedIn. If you do so, we will collect the information you make available to us on LinkedIn.

INFORMATION WE COLLECT WHEN YOU USE OUR SERVICES

5. **Location Information.** When you use our Services, if you allow us, we will receive your precise location information. We also infer your more general location information (for example, your internet protocol (IP) address may indicate your more general geographic region).
6. **Device Information.** We receive information about the device and software you use to access our Services, including IP address, web browser type, operating system

version, phone carrier and manufacturer, application installations, device identifiers, mobile advertising identifiers, and push notification tokens.

7. Usage Information. To help us understand how you use our Services and to help us improve them, we automatically receive information about your interactions with our Services, such as the ads you click on, pages or other content you view, the searches you conduct, purchases you make, your comments, and the dates and times of your visits.
8. Information from Cookies and Similar Technologies. We and third-party partners collect information using cookies, pixel tags, or similar technologies. Our third-party partners, such as analytics and advertising partners, may use these technologies to collect information about your online activities over time and across different services. Cookies are small text files containing a string of alphanumeric characters. We may use both session cookies and persistent cookies. A session cookie disappears after you close your browser. A persistent cookie remains after you close your browser and may be used by your browser on subsequent visits to our Services. Please review your web browser's "Help" file to learn the proper way to modify your cookie settings. Please note that if you delete or choose not to accept cookies from the Service, you may not be able to utilize the features of the Services to their fullest potential.
9. Widget Information. Other websites may integrate SMBF's widgets (such as SMBF Webchat). When you visit a site with a SMBF widget embedded, we may receive certain information about you, including information about the web page you visited, your IP address, and other information about your device. SMBF and the widget can recognize you across websites containing SMBF's widgets, and the widget may be used to show personalized content or advertising. We know when you interact with a widget, and websites containing the widgets may receive this information.
10. Text Information. We may facilitate text messages between you and your customers. In the process, we may receive information about these communications, such as the date and time of the SMS message, the parties' phone numbers, and the content of any SMS messages.
11. User feedback. We receive information about review and surveys and give clients information about ratings and reviews.

INFORMATION WE RECEIVE FROM THIRD PARTIES

12. Information from Third Party Services. If you choose to link our Services to a third-party account, we may receive information about you, including your profile information, photo, and use of the third-party account.
13. Other Third Parties. We may receive additional information about you from third parties such as data or marketing partners and combine it with other information we have about you.

2. HOW WE USE THE INFORMATION WE COLLECT

We use the information we collect:

1. To provide, maintain, improve, and enhance our Services;
2. To communicate with you, provide you with updates and other information that you request, respond to comments and questions, and otherwise provide customer support;
3. To personalize and improve your experience on our Services, such as presenting tailored content;
4. For marketing purposes, such as customizing and communicating informational or product offerings, promotions, and advertising materials that may be useful, relevant, valuable or otherwise of interest to you;
5. To send you text messages and push notifications;
6. To facilitate transactions and payments;
7. To de-identify and aggregate information collected through the Services and use it for any lawful purpose;
8. To find and prevent fraud, and respond to trust and safety issues that may arise;
9. For compliance purposes, including enforcing our [Terms and Conditions](#) or other legal rights, or as may be required by applicable laws and regulations or as requested by any judicial process or governmental agency; and
10. For other purposes for which we provide specific notice at the time the information is collected.

3. HOW WE SHARE THE INFORMATION WE COLLECT

We may share or otherwise disclose information we collect from or about you as described below or otherwise disclosed to you at the time of the collection.

1. **Affiliates.** We may share any information we receive with our affiliates and partners for any of the purposes described in this Privacy Policy.
2. **Vendors and Service Providers.** We may share any information we receive with vendors and service providers retained in connection with the provision of our Services.
3. **Other Users.** Our Services are social services in which you can find, enjoy, and share content. Your name, username, and other profile information will always be viewable and searchable by other users. The content you post to the Services will be displayed on the Services and viewable by other users by default. Although this content is public by default, below in the “Community Features” section of this Privacy Policy, we describe the controls that you can use, along with other relevant settings associated with your account, to limit the sharing of certain information. We are not responsible for the other users’ use of available information, so you should carefully consider whether and what to post or how you identify yourself on the Services.

4. Third Party App Integrations. If you connect a third-party application to our Services, we may share information with that third party.
5. Advertising Partners. We work with third party advertising partners to show you ads that we think may interest you. These advertising partners may set and access their own cookies, pixel tags and similar technologies on our Services and they may otherwise collect or have access to information about you which they may collect over time and across different online services. If you do not wish to receive personalized ads, please visit their opt-out pages to learn more about how you may opt out of receiving web-based personalized ads from member companies. You can access any settings offered by your mobile operating system to limit ad tracking or you can install the AppChoices mobile app to learn more about how you may opt out of personalized ads in mobile apps.
6. Analytics Partners. We use web analytics services such as Google Analytics to collect and process certain analytics data. These services may also collect information about your use of other websites, apps, and online resources. You can learn about Google's practices by going to <https://www.google.com/policies/privacy/partners/>, and opt-out of them by downloading the Google Analytics opt-out browser add-on, available at <https://tools.google.com/dlpage/gaoptout>.
7. Social Networking Platforms and Other Online Services. Our Services allow you to, upon your direction, share information with social networking services, such as Facebook, Instagram, etc. You understand and agree that the use of your information by any social networking websites will be governed by the privacy policies of these third-party platforms and your settings on that platform. We encourage you to review their privacy policies.
8. Marketing. We may disclose your information to nonaffiliated third parties for their direct marketing purposes. If you would like to opt out of such disclosures, please contact us at info@smbf.me.
9. As Required by Law and Similar Disclosures. In cooperation with governmental authorities and in our sole discretion, we may access, preserve, and disclose information about you if we believe it is necessary or appropriate to: (a) comply with law enforcement requests and legal process, such as in connection with a court order or subpoena; (b) respond to your requests; or (c) if we believe a disclosure of such information is necessary to protect your, our, or other's property, rights, or safety. For the avoidance of doubt, the disclosure of information about you may occur if you post any objectionable content on or through the Services.
10. Sale, Acquisition, Merger or Other Asset Transfers. We may disclose and transfer information about you to service providers, advisors, potential transactional partners, or other third parties in connection with the consideration, negotiation, or completion of a corporate transaction in which we are acquired or merged with another company or we sell, liquidate, or transfer all or a portion of our business or assets.
11. Consent. We may also disclose information from or about you or your devices with your permission.

4. INTERNATIONAL VISITORS

Our Services are hosted in the European Union. If you choose to use the Services from the other regions of the world with laws governing data collection, then please note that you are transferring your personal information outside of those regions to the European Union for storage and processing. Also, we may transfer your data from the European Union to other countries or regions in connection with storage and processing of data, fulfilling your requests, and operating the Services. Your providing of information, including personal information, on or to the Services constitutes your consent to such transfer, storage, and processing.

5. CHILDREN'S PRIVACY

We do not knowingly collect, maintain or use personal information from children under 13 years of age, and no part of our Services are directed to children. If you learn that a child has provided us with personal information in violation of this Privacy Policy, then you may alert us at info@smbf.me.

6. YOUR CHOICES

1. Community Features. The Services may include sharing features, review submission features, chat areas, e-mail functions, messaging services, file communities, polls, surveys, and other services (collectively, the “Community Features”). We provide these Community Features subject to the [Terms and Conditions](#). By using any of the Community Features, you acknowledge and agree that information you post or otherwise make public may be available to the public.
2. Location Information. You can prevent your device from sharing precise location information at any time through your device’s operating system settings.
3. Marketing Communications. You can unsubscribe from our promotional emails via the link provided in the emails. Even if you opt-out of receiving promotional messages from us, you will continue to receive administrative messages from us.
4. Do Not Track. There is no accepted standard on how to respond to Do Not Track signals, and we do not respond to such signals.

If you choose not to provide us with information we collect, some features of our Services may not work as intended.

7. THIRD PARTIES

Our Services may contain links to other websites, products, or services that we do not own or operate. We are not responsible for the privacy practices of these third parties. Please be aware that this Privacy Policy does not apply to your activities on these third-party services

or any information you disclose to these third parties. We encourage you to read their privacy policies before providing information to them.

8. SECURITY

SMBF values the security of your information. We have implemented reasonable security measures that are designed to protect the information we maintain. However, as our Services are hosted electronically, we can make no guarantees as to the security or privacy of your information.

9. UPDATE YOUR INFORMATION OR POSE A QUESTION

You can update your account and profile information through your profile settings. If you have questions about your privacy on the Services or this Privacy Policy, please contact us at info@smbf.me.

10. CHANGES TO THIS PRIVACY POLICY

We will post any adjustments to the Privacy Policy on this page, and the revised version will be effective when it is posted. If we materially change the ways in which we use or share personal information previously collected from you through the Services, we will notify you through the Services, by email, or other communication.

11. CONTACT INFORMATION

If you have any questions, comments, or concerns about our processing activities, please email us at info@smbf.me.

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