

# PRIVACY POLICY

**Effective date:** September 03, 2021

GMFT Services Ltd ("us", "we", "our" or the "Company") operates the website [www.credexeducation.com](http://www.credexeducation.com) (hereinafter referred to as the "Website"). This page informs you of our policies regarding the collection, use, and disclosure of personal data when you use our Website and the choices you have associated with that data. We use your data to provide and improve the website. By using the Website, you agree to the collection and use of information in accordance with this Policy. Unless otherwise defined in this Privacy Policy, the terms used in this Privacy Policy have the same meanings as in our Terms and Conditions. The Company respects the privacy of its online visitors and customers of its products and services and complies with applicable laws for the protection of your privacy, including, without limitation, the European Union General Data Protection Regulation ("GDPR").

**Information Collection And Use** We collect several different types of information for various purposes to provide and improve our Website to you.

## **Types of Data Collected**

**Personal Data** While using our Website, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you ("Personal Data"). Personally, identifiable information may include, but is not limited to:

- ❖ **Email address**
- ❖ **First name and last name**
- ❖ **Cookies and Usage Data**
- ❖ **Transaction and Payment Data**

## **Usage Data**

When you access the Website with a mobile device, we may collect certain information automatically, including, but not limited to, the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data ("Usage Data").

## **Tracking & Cookies Data**

We use cookies and similar tracking technologies to track the activity on our Website and hold certain information. Cookies are files with a small amount of data which may include an

anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and scripts to collect and track information and to improve and analyze our Website. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Website.

Examples of Cookies we use:

- ❖ **Session Cookies.** We use Session Cookies to operate our Website.
- ❖ **Preference Cookies.** We use Preference Cookies to remember your preferences and various settings.

**Security Cookies.** We use Security Cookies for security purposes

## Use of Data

The Company uses the collected data for various purposes:

- ❖ To provide and maintain the Website
- ❖ To notify you about changes to our Website
- ❖ To allow you to participate in interactive features of our Website when you choose to do so
- ❖ To provide customer care and support
- ❖ To provide analysis or valuable information so that we can improve the Website
- ❖ To monitor the usage of the Website
- ❖ To detect, prevent and address technical issues

## Transaction and Payment Data

In order to make a transaction on the Website (e.g. to purchase the content and services), you may need to provide payment data to the Company to enable the transaction. If you pay by credit card, you need to provide typical credit card information (name, address, credit card number, expiration date, and security code) to the Company, which the Company will process and transmit to the payment service provider of your choice to enable the transaction and perform anti-fraud checks. Likewise, the Company will receive data from your payment service provider for the same reasons.

## Information Required to Detect Violations

We collect certain data that is required for our detection, investigation, and prevention of fraud, cheating, and other violations and applicable laws ("Violations"). This data is used only for the purposes of detection, investigation, prevention, and, where applicable, acting on such Violations and stored only for the minimum amount of time needed for this purpose. If the data

indicates that a Violation has occurred, we will further store the data for the establishment, exercise or defense of legal claims during the applicable statute of limitations or until a legal case related to it has been resolved. Please note that the specific data stored for this purpose may not be disclosed to you if the disclosure will compromise the mechanism through which we detect, investigate, and prevent such Violations.

#### Transfer Of Data

Your information, including Personal Data, may be transferred to affiliated companies and third parties for providing additional services related to the Website, including the following: advisors and consultants; IT service providers; third parties engaged by the Website for the purpose of providing services requested by you. By using the Website, you also agree that we may share your Personal Data to third parties who offer products that may be of interest to you. Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer. The Company will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

#### Disclosure Of Data

##### Legal Requirements

The Company may disclose your Personal Data in the good faith belief that such action is necessary to:

- ❖ To comply with a legal obligation
- ❖ To protect and defend the rights or property of the Company
- ❖ To prevent or investigate possible wrongdoing in connection with the Website
- ❖ To protect the personal safety of users of the Website or the public
- ❖ To protect against legal liability

#### Security Of Data

The security of your data is important to us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security.

#### Service Providers

We may employ third party companies and individuals to facilitate our Website ("Service Providers"), to provide the services on our behalf, to perform Website-related services or to assist us in analyzing how our Website is used. These third parties have access to your

Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

### Links To Other Sites

Our Website may contain links to other sites that are not operated by us. If you click on a third party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit. We have no control over and assume no responsibility for the content, privacy policies, or practices of any third party sites or services.

### Your Rights and Control Mechanisms

The data protection laws of the European Economic Area and other territories grant their citizens certain rights in relation to their Personal Data. While other jurisdictions may provide fewer statutory rights to their citizens, we make the tools designed to exercise such rights available to our customers worldwide.

As a resident of the European Economic Area you have the following rights in relation to your Personal Data:

#### - Right of Access.

You have the right to access your Personal Data that we hold about you, i.e. the right to require free of charge (i) information whether your Personal Data is retained, (ii) access to and/or (iii) duplicates of the Personal Data retained. You can use the right to access to your Personal Data through the Privacy Dashboard. If the request affects the rights and freedoms of others or is manifestly unfounded or excessive, we reserve the right to charge a reasonable fee (taking into account the administrative costs of providing the information or communication or taking the action requested) or refuse to act on the request.

#### - Right to Rectification.

If we process your Personal Data, we shall endeavor to ensure by implementing suitable measures that your Personal Data is accurate and up-to-date for the purposes for which it was collected. If your Personal Data is inaccurate or incomplete, you can change the information you provided via the Privacy Dashboard.

#### - Right to Erasure.

You have the right to obtain the deletion of Personal Data concerning you if the reason why we could collect it does not exist anymore or if there is another legal ground for its deletion. For individual items of Personal Data please edit them through the request the deletion via the Company email. As a result, you will lose access to the Company's services.

- Right to Object.

When our processing of your Personal Data is based on legitimate interests according to Article 6(1)(f) of the GDPR / section 2.c) of this Privacy Policy, you have the right to object to this processing. If you object we will no longer process your Personal Data unless there are compelling and prevailing legitimate grounds for the processing as described in Article 21 of the GDPR; in particular, if the data is necessary for the establishment, exercise or defense of legal claims.

You also have the right to lodge a complaint at a supervisory authority.

- Right to restriction of processing of your Personal Data

You have the right to obtain restriction of processing of your Personal Data under the conditions set out in article 18 of the GDPR.

- Right to Personal Data portability

You have the right to receive your Personal Data in a structured, commonly used, and machine readable format and have the right to transmit those data to another controller under the conditions set out in article 20 of the GDPR.

### **Children's Privacy**

Our Website does not address anyone under the age of 18 ("Children"). We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Children has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent, we take steps to remove that information from our servers.

### **Changes To This Privacy Policy**

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page. We will let you know via email and/or a prominent notice on our Website, prior to the change becoming effective and update the "effective date" at the top of this Privacy Policy.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

**Contact Us** If you have any questions about this Privacy Policy, please contact us:

- By email: [gmfteducation@gmail.com](mailto:gmfteducation@gmail.com)