

# ASSET MAXIMIZATION GROUP

## Website Privacy Policy

- 1. Introduction.** ASSET MAXIMIZATION GROUP, a New York Company (hereinafter, "we," "our," or "us"), is committed to protecting the privacy of its Users (as defined hereinbelow). This Website Privacy Policy (hereinafter, "Privacy Policy") outlines what information ASSET MAXIMIZATION GROUP collects from its Users through <http://Assetmax.net> (the "Website" or "Site") and how that information is used. It does not address any information gathering, use or dissemination practices associated with information collected other than through this website including but not limited to via telephone, facsimile, postal mail, personal delivery or other means. ASSET MAXIMIZATION GROUP will only keep Users' information, which they submit through the Website for internal use. If any provision of this Privacy Policy conflicts with one or more provisions of Website Terms and Conditions, the provisions of Website Terms and Conditions shall control. **IF USER DOES NOT ACCEPT THIS PRIVACY POLICY (INCLUDING ANY UPDATED TERMS HERETO) OR DOES NOT MEET OR COMPLY WITH THESE PROVISIONS, THEN USER MAY NOT USE THIS WEBSITE. WEBSITE TERMS AND CONDITIONS IS INCORPORATED HEREIN BY REFERENCE AND USER BY USING THE WEBSITE HEREBY AGREES THAT USER SHALL COMPLY WITH WEBSITE TERMS AND CONDITIONS AND PRIVACY POLICY. PLEASE BE ADVISED THAT ASSET MAXIMIZATION GROUP INC. RESERVES THE RIGHT TO RELEASE SUCH INFORMATION TO LAW ENFORCEMENT OR OTHER GOVERNMENTAL OFFICIALS AS, IN ASSET MAXIMIZATION GROUP'S SOLE AND ABSOLUTE DISCRETION, IT IS DEEMED NECESSARY TO COMPLY WITH THE LAW.**
- 2. Revisions to Privacy Policy.** ASSET MAXIMIZATION GROUP INC. reserves the right to revise, change, amend, alter or modify (hereinafter, "Update") this Privacy Policy and its other policies and agreements at any time and in any manner. The User, as defined below, is responsible for periodically checking for any Updates of this Privacy Policy by re-visiting the Website and using the "refresh" button on the User's browser. Any Updates supersede any prior versions immediately upon posting on the Website.
- 3. Information Collected.** The information which ASSET MAXIMIZATION GROUP collects through the Website may include Personal Information (hereinafter the "Personal Information") which refers to information that helps it identify users or viewers of the Website (collectively, "Users" and each a "User" or "you" and shall refer to Subscriber or Registered User as defined in Website Terms and Conditions). The Personal Information includes data such as a User's name, street address, phone number, facsimile number, email address, username and password. Users are responsible for keeping all Personal Information current and may change any previously entered information through the Website in the manner set forth below. ASSET MAXIMIZATION GROUP may utilize Personal Information, without limitation, for the following purposes: **(i)** establishing and verifying user identities; **(ii)** opening, maintaining, administering and servicing Registered User (as defined below) accounts; **(iii)** processing, servicing or enforcing transactions and sending communications relating to the Website; **(iv)** providing User support in connection with User-use of the Website; **(v)** providing service updates for the Website; **(vi)** providing promotional notices and offers and other ASSET MAXIMIZATION GROUP information; **(vii)** responding to User-posed inquiries and comments; **(viii)** maintaining the security of the Website and Company-systems; and **(ix)** evaluating Use of the Website for potential improvements and otherwise. The Website may also collect data that cannot be traced back to a specific individual (hereinafter the "Anonymous Information"). For example, ASSET MAXIMIZATION GROUP may be able to keep count of how many Users have viewed the Website and specific content therein, or key words utilized to find the Website, but this information does not necessarily include information regarding Users' names, street addresses, phone numbers or email addresses. Users who view the Website but do not enter their Personal Information are generally anonymous Users. Only Anonymous Information and no Personal Information will be intentionally collected by ASSET MAXIMIZATION GROUP from anonymous Users. The Website may use browser cookies to collect Anonymous Information. The Website may also incorporate web beacons or similar tracking technologies to allow ASSET MAXIMIZATION GROUP to track how the Website is used. Such technologies are used to

collect Anonymous Information, e.g. the name of the User's internet service provider, the IP address of the User's computer, User's browser software and operating system, the identity of any linked-form or linked-to website and other similar information. Furthermore, ASSET MAXIMIZATION GROUP may, either directly or through a third party, track Users' conduct on the Website, including, without limitation, areas of the Website visited, topic(s) viewed, most popular pages of the Website, Users' Internet connection type and browser use. ASSET MAXIMIZATION GROUP may combine a User's Anonymous Information with similar information collected from other Users to help improve the Website and services.

**3.1.** We disclaim any liability for disclosure of any Personal Information or non-Personal Information arising out of any of the following circumstances:

- i. Disclosure to government (local, state, national, or international) agencies in response to legal processes, such as subpoenas or court order; or
- ii. Any unlawful or unauthorized access to and transmissions of Personal Information from this website; or
- iii. Disclosure of any information by the User themselves on message boards, public forums, blogs, social networking websites, or any other online or offline media; or

**3.2.** The use of some features of the Site requires the User to register using a simple registration form. Through the form, Personal Information is collected and additionally Personal Information is collected at different stages and at different times of the Users use of this Site. This Personal Information may include, but not limited to, the Users name, Company name, physical addresses, email address, telephone number, fax no., credit card information, etc. While collecting such Personal Information from the Users, we take great care and diligence in collecting only as much information as is absolutely vital to provide the User with efficient and timely services. All such Personal Information is kept confidential and never shared with, or sold to, or traded with, any third party without your explicit consent except for skip tracing purposes to ascertain debtor's address and addresses and other public information.

**3.3.** Some of the instances when we collect Personal Information from the Users of this website include:

- i. during registration process; or
- ii. while completing an online form to request information about our products and/or services; or

**3.4.** Some of the uses of the Personal Information so collected by our website include:

- i. to allow the User to access special features reserved for our registered members; or
- ii. to provide the User the information requested from us; or
- iii. to contact the User when requested; or

**3.5.** Besides the above-mentioned Personal Information, some non-Personal Information may be collected when the User visits different pages of this Site. Such non-Personal Information may include the type of browser the User used to access this website, the operating system(s) installed on the User's computer, internet protocol (ip) address of the User's computer, ip address of the User's internet service provider (isp), etc. This information is generally used to improve the layout and content of our website, provide the User with customized advertisements, analyze the site-usage, dispense with the need to re-login every time the User visits the webpages of the Site after logging in, and enhance the overall experience of using this website. All such non-Personal Information is kept confidential and never shared with, or sold to, any third party.

**3.6.** Cookies are small text files that are placed on the Users hard disk by our secured servers. These cookies are used to collect non-Personal Information. Cookies help us in gathering information, like how the User uses our site, times and volume of use, and other similar usage. Our cookies are 100% safe, and do not, in any way, compromise the User's privacy while the User is using our website. A User can also disable the cookies by adjusting the internet browser preferences. However, we advise you to receive cookies sent by our website.

**3.7.** We accord maximum priority to the security of all the data we collect from the Users and/or Registered Users of this Site. Therefore, we use the latest and most secure technologies prevalent in the industry and available in the market to protect the integrity of all the Personal Information or non-Personal Information collected during the course of your interaction with the Site. Apart from several electronic and technical safeguards, we also employ certain physical and procedural safeguards in order to make the access to this sensitive data exclusive to the authorized personnel have access to this data. Notwithstanding any amount of steps and assurances we give, due to peculiar nature of the Web, no foolproof security from unauthorized access by hackers, crackers, or similar illegal means and personnel, can be guaranteed. Additionally, while processing online payments, we do not retain or intercept any data, except for the credit card information, which you submit through our secure servers. All such data is directly sent to the secured servers of the third party credit card payment processor provider.

- 4. Registered Users.** A User may become a registered member of the Website in accordance with the Website Terms and Conditions (hereinafter the "Registered User"), in which case the User may be asked to provide certain Personal Information, including his name, address, telephone number, email address, a unique login name, password and password validation, and a password hint to help the User remember his password. This information is collected within the registration process, in order to allow for greater ease in the Registered User utilizing the Website and its interactive features; to allow ASSET MAXIMIZATION GROUP and the Website to identify the Registered User; and to allow ASSET MAXIMIZATION GROUP to contact the Registered User for customer service purposes and otherwise. In addition, ASSET MAXIMIZATION GROUP requests Registered User's email address to confirm new member registration and to enable email or other electronic communications to be made through the Website. Moreover, ASSET MAXIMIZATION GROUP may utilize a Registered User's email address to send updates, newsletters, news or other information regarding the Website to the Registered User. In the event that Registered User no longer wishes to receive such emails, Registered User may "opt-out" by contacting ASSET MAXIMIZATION GROUP by sending an email at [mail@assetmax.net](mailto:mail@assetmax.net). The subject line of that communication should read: "DO NOT SEND ME NOTIFICATION EMAILS." Registered Users may be providing more Personal Information than general Users to the Website. By becoming a Registered User that User assumes all risk, and agrees to these terms with regard to all of the information that he submits vis-à-vis the Website. Furthermore, the information set forth in the Registered User's profile may be shared with others, and registration as a Registered User constitutes consent to sharing this information.
- 5. Third Party Advertisers and Links to Third Party Websites.** The Website may include advertisements from third-party companies which may include links to third-party websites. The advertisements placed by these companies, or other listings of other Users are not affiliated, owned, maintained or updated by ASSET MAXIMIZATION GROUP. If User visits the website of these third-party advertisers, or otherwise submits information to any other User, they may use cookies and/or request and collect User's Personal Information. ASSET MAXIMIZATION GROUP does not know of the policies of these independent third-party advertisers, including without limitation, other Users, and is not responsible for the information collected or how the information is used by any third-party advertisers, including without limitation, other Users. ASSET MAXIMIZATION GROUP also cannot confirm or in any way guarantee the accuracy of the information provided by those third-party advertisers on their websites. ASSET MAXIMIZATION GROUP strongly recommends that User reads and reviews the privacy policies of any other third-party websites that it may view. This Website may contain links to third party websites of promoters, advertisers, affiliates, partners, agents, etc. However, we do not draft, review, control or monitor the privacy practices of such third party websites. Should the User choose to visit these linked websites, the User's visit and/or use of such linked websites shall be subject to the privacy policies of such third party websites. We strongly advise you to review the legal documents of such linked websites before entering into any transaction.
- 6. Information Sharing.** Except as otherwise provided in this Privacy Policy, ASSET MAXIMIZATION GROUP will not intentionally distribute, rent or sell a User's Personal Information to third parties without

the User's permission. Notwithstanding the foregoing, ASSET MAXIMIZATION GROUP may be required by law enforcement or judicial authorities to provide Users' Personal Information to the appropriate governmental authorities. If ASSET MAXIMIZATION GROUP receives a request from law enforcement or judicial authorities, then it reserves the right to provide the requested information. In addition, ASSET MAXIMIZATION GROUP reserves the right to release such information to law enforcement or other governmental officials as, in ASSET MAXIMIZATION GROUP's sole and absolute discretion, it is deemed necessary to comply with the law.

- 7. Security Procedures.** ASSET MAXIMIZATION GROUP undertakes reasonable efforts to operate secure data networks which are protected by industry standard firewall and password protection systems. ASSET MAXIMIZATION GROUP undertakes reasonable efforts to review its security and privacy policies on a periodic basis and it may adjust and change the systems as necessary. Notwithstanding the above, and although ASSET MAXIMIZATION GROUP is ever diligent in its security pursuits, it cannot guarantee the success of its efforts.
- 8. Special Cases.** It is ASSET MAXIMIZATION GROUP's policy to not use or share the Personal Information about the Users of the Website in ways which have not been outlined or described herein without first allowing its Users a chance to opt out or otherwise disallow such unrelated uses. However, ASSET MAXIMIZATION GROUP may disclose Personal Information about its Users or information relating to their Use of the Website for any reason if, in its sole discretion, it determines that it is reasonable to do so, including:

  - 8.1.** To comply with laws, such as the Electronic Communications Privacy Act, regulations or governmental or legal requests for such information;
  - 8.2.** To reveal information that is needed to identify, contact or bring legal action against any User who may be violating the Website Terms and Conditions;
  - 8.3.** To operate the Website properly;
  - 8.4.** To protect the Website and its Users; and/or
  - 8.5.** To fully cooperate with law enforcement authorities, private-party litigants and others seeking information about its Users to the extent required by applicable law.
- 9. Additional Information.** If Users have any questions about this Privacy Policy, please feel free to contact ASSET MAXIMIZATION GROUP by sending an email to [mail@assetmax.net](mailto:mail@assetmax.net).
- 10. Website Terms and Conditions.** The Terms and Conditions attached hereto and set forth on the Website shall govern any claim relating to this Privacy Policy and will otherwise be deemed applicable to it. User understands that all communications and information collected via this website is from a debt collector and that any information obtained will be used to effect collection of the debt.
- 11. Corporate Transfers of Information.** Information about the Users of the Website, which include the Users' Personal Information, may be disclosed in association with certain business dealings such as any debt financing, acquisition or merger, sale of assets and in the event of a bankruptcy, assignment for benefit of creditors or receivership in which particular information could be sold or transferred to other parties as an asset. By using the Website and/or entering his Personal Information, each User consent to the Website's use of his information as outlined in this Privacy Policy.
- 12.** ASSET MAXIMIZATION GROUP has implemented electronic, procedural and physical security including but not limited to alarm systems, physical locks and procedural shredding of documents to protect against the unauthorized use of your information. In addition, all our employees are subject to the our Work Standard of Conduct and Confidentiality Agreement.