

Privacy Policy of LOLCASHFLOW

Last Updated: 13 February 2024

In the event that you have any questions or requests in connection to this Privacy Policy or any information related to your Personal Information, contact support@lolcashflow.com.

INTRODUCTION AND GENERAL TERMS

The Privacy Policy explains your rights to privacy and data protection in relation to use, sharing, storage and protection of your Personal Information ("Personal Data") by Olympos, s.r.o, a private limited liability company, commonly known as LOLCASHFLOW ("LOLCASHFLOW", "We", "Our", "Us"), that operates the website www.lolcashflow.com ("Website"). This policy applies to the Website and all related sites, applications, services and tools with reference of this policy, disregarding how you use or access them, covering also mobile devices. It does not apply to the practices and activities of the third parties which are not known and controlled by LOLCASHFLOW, or to the individuals who are not employed or managed by LOLCASHFLOW. From time to time, this policy may change and, thus, please check back on a regular basis.

APPLICABILITY AND CONSENT

1. In compliance with all applicable data protection laws, LOLCASHFLOW endeavors to provide a thorough set of privacy practices all over the worldwide Website's trading community. You acknowledge, by using our website, that you have read and accepted the Privacy Policy, the Website's Terms, and the entire Website's Policies. Hereby, you also expressly agree with our gathering, use, storage and disclosure of your Personal Information as explained in this Privacy Policy. LOLCASHFLOW does not consider Personal Information that has been made anonymous or aggregated.
2. Throughout the Website, there may be places that may link you to other websites that are not operated under this Privacy Policy. Therefore, it no longer applies when you click through these websites. LOLCASHFLOW recommends reading the privacy statements for all third party websites to understand their privacy policy.

CHANGES

LOLCASHFLOW may change the Privacy Policy at any time, and the changes shall be posted on the Website. All amended terms come automatically to an effect 30 days after they are posted. Furthermore, LOLCASHFLOW will inform you via email of any material changes and amendments to this Privacy Policy.

GATHERING OF PERSONAL INFORMATION

1. You can visit and browse our website without informing us on your Personal Information. If you provide us with your Personal Information, you agree with the transfer and storage of the

information to our servers. The provided information may be gathered by your web browser, and may include:

- the browser you used to visit our website;
- URL (the Uniform Resource Locator) of the website that you just visited before;
- pages on our website you visit;
- any search terms you entered;
- which URL you go next;
- your IP (Internet Protocol) address.

2. These are the following Personal Information that LOLCASHFLOW may gather:
 - a) Contact Information, i.e. name, surname, date of birth, personal identification code, image, email address, physical address, phone number, physical contact information or financial information (respective financial account data);
 - b) Transaction Information, according to your activities on the Website, information that helps to improve buying and selling;
 - c) Advertising Data, i.e. computer sign-on data, statistics on page views, traffic to and from the Website, and cookies information;
 - d) Other information, including IP address and standard weblog information, and additional information from third parties.
3. There is a possibility that you do not provide information to us, however, some personal information is required for you (such as to register as a member, to purchase products or conduct other transactions).
4. LOLCASHFLOW may receive or gather your additional personal and non-personal information (demographic, navigation or supplemental contact information, credit check information or others) available on third party sources, and add it to your account information.
5. In order to process and store, LOLCASHFLOW may transfer your Personal Information to any its subsidiary, or to third parties in the interests of LOLCASHFLOW. Therefore, you agree with processing, transferring and storing your Personal Information when using any of our products or providing any Personal Information.

PURPOSE OF DATA COLLECTION

1. LOLCASHFLOW's main objective in Personal Information gathering is to enable you to access the Website, or use of our services, applications and tools. Furthermore, we will use information about you to provide you with requested customer service and relevant information about your account and our services. The processing of information in this way is necessary to ensure a safe, smooth, efficient, and customized experience. You consent that we may use your Personal Information:
 - a) to provide our online services and customer support to you, to contact you, either via email, text (SMS) messages or telephone, to collect fees, to resolve disputes, problems with your account or our websites, services, applications or tools, or for other purposes authorized by law;
 - b) to customize, measure, and improve Website's services and content, and for advertising

- c) to prevent, detect, and investigate, fraud, security breaches, potentially prohibited or illegal activities, and enforce our Terms of Service and Policies;
 - d) to protect the rights, property, and safety of us, our employees and users, and to compare information for accuracy, and verify it with third parties.
2. LOLCASHFLOW will inform you on the news and offers that might be important or beneficial to you via email or leave a notification in your Account, if you consent. What is more, if LOLCASHFLOW already has provided services that are not of your interest, other products that might interest you including other information related to such will be sent to you.
 3. You may opt-out of receiving the above-mentioned types of messages at any time by choosing the relevant link in any of our marketing messages or contacting us via our Contact section of the Website. However, the opt-out will not stop you from receiving messages directly related to the provision of services.
 4. LOLCASHFLOW does not sell or rent your Personal Information to third parties for their marketing purposes without your explicit agreement. We also process Personal Information for LOLCASHFLOW's legitimate interest, i.e. for such processing in order to establish, exercise and defend legal claims, prevent fraud and similar crimes and to gather evidence.

PERSONAL DATA RETENTION

1. Your Personal Data that LOLCASHFLOW processes for any purpose shall not be kept for longer than is necessary for that purpose. In some cases, it is not possible for us to specify in advance the periods for which your Personal Data will be retained.
2. LOLCASHFLOW may also retain your Personal Data if necessary to comply with a legal obligation, or protect your or another natural person's vital interests.

DATA SHARING

Data sharing is in compliance with this Privacy Policy and all applicable data protection laws and regulations. Your Personal Information is not disclosed to third parties for their marketing purposes until you give consent.

1. LOLCASHFLOW may disclose your Personal Information as follows:
 - a) to improve our policies,
 - b) to meet legal requirements,
 - c) to protect anyone's rights, property or safety,
 - d) to react to requests that listing or other content violates the rights of others.
2. We may also share your Personal Information:
 - a) with our subsidiaries' partners to facilitate joint content and services (such as registration, transactions, and customer support),
 - b) to help detect and prevent potentially illegal acts, violations of LOLCASHFLOW's policies, fraud and data security breaches,
 - c) to guide decisions about their products, sites, applications, services and tools, and communications;
 - d) with service providers who help us with business operations (such as, but not limited to, payment processing, fraud investigations, bill collection, affiliate and rewards programs);

- e) with other third parties with your permission
- f) when we must in order to comply with law, governmental agencies, or authorized third-parties, in response to a verified request relating to a criminal investigation or alleged illegal activity. Such relevant information includes:
 - name, city, state, ZIP code, telephone number, email address, User ID history,
 - IP address, fraud complaints, bidding and listing history, and other relevant for the investigation;
- g) with credit bureaus when reporting information about your account (i.e. information on late payments, missed payments, or other defaults on your account);
- h) with other LOLCASHFLOW entities in compliance with this Privacy Policy;
- i) with other Website's users (like if you use social features such as chat).

SHARED INFORMATION ON THE WEBSITE

Throughout the Website, there may be information about you, including all of your activity, generally accessible and available to the public. Your User Name is displayed on the Website and other people can see any of your activity, content or share such as items for sale, storefronts, feedback, ratings, and associated comments.

1. Information connected to your User Name may include:
 - notices sent to other community members about suspicious activity and policy violations on our sites. All of these activities refer to User Names and specific items;
 - any personally identifiable information you submit on our Website when you use a message board, blog, or chat room (they may be available for other Users). LOLCASHFLOW do not take any responsibility for your submitted information;
 - certain information about you (your User Name, activity, or reminders from the Website) may also be visible to other individuals who use the computer after you when you access our websites from a shared computer.

INFORMATION USED FROM THE WEBSITE

1. As a general matter, the LOLCASHFLOW uses the information collected for the Website to enable you to share financial and Personal Information in order to complete transactions and collect payments.
2. There are five main areas that you consent to use your User information for:
 - a) complying with our legal or contractual obligations;
 - b) using services offered through the Website (such as fraud complaints);
 - c) creating, verifying and managing the Account;
 - d) Website's transaction-related purposes (except for unsolicited commercial messages);
 - e) other purposes that a User expressly chooses and agrees with.
3. You shall respect the privacy of other Users. Since LOLCASHFLOW cannot guarantee the privacy or security of your information, you must evaluate the privacy and security policies of your trading partner before entering into a transaction.

CONTROLLING OF PERSONAL INFORMATION

1. LOLCASHFLOW provides you with specific choices about the gathered Personal Information. There is the opportunity to update your information through your account profile settings, where you can access, review, delete and change most of your Personal Information, including opt-in and opt-out communications preferences.
2. Generally, you can change:
 - your email marketing and communications preferences by using opt-in and opt-out mechanism;
 - your privacy settings on other parties' websites or platforms;
 - your Personal Information if it changes or is inaccurate, however once you make a public posting, you may not be able to change or remove it;
 - your browser or mobile device settings.
3. LOLCASHFLOW will close your account and remove your Personal Information from view as soon as reasonably possible if you request, in accordance with applicable law. We may no longer process your personal information and we will either delete or make it anonymous. What is more, you can request information about the personal data we collect, request that we correct personal data, or request that we stop processing your personal data in certain ways at any time. For the requests, please contact support@lolcashflow.com.

WEB BEACONS, COOKIES INFORMATION AND INFORMATION TAKEN FROM SIMILAR TECHNOLOGIES

1. When you visit our Website (including services, applications, tools, etc.), we and our third-party partners or our authorized service providers (i.e. companies that help us with site operations, services, applications, advertisements and tools) will send and may use cookies, web beacons, and other similar technologies to help you log in faster, enhance your navigation through the Website, and generally to provide you with an improved and safer experience.
2. LOLCASHFLOW uses Cookies (small text files containing a string of alphanumeric characters placed in the memory of your browser or device that uniquely recognize them), Web beacons (single pixel image files that allow us to count Users who have visited a particular page or accessed certain cookies, and they work in conjunction with cookies) and other technologies that allow us to record certain pieces of information whenever you visit or interact with our Website, promote and enforce trust and safety as well as to deliver personalized advertisements that may interest you and measure their effectiveness.
3. You can control, reset, block, delete, or disable your Cookies and similar technologies via your web browser, which will allow you to manage your cookie preferences and to turn off/refuse all cookies. However, if you decline cookies or other similar technologies, certain Website features, services, applications, or tools may not function properly and you may also be required to re-enter your password more frequently.

MALICIOUS ACTIVITY OR ILLEGAL AND PROHIBITED CONTENT

1. LOLCASHFLOW does not tolerate **Spam, Spyware, Phishing, or Spoofing**, and may automatically scan or manually filter messages to check for spam, spoof emails, viruses, phishing attacks, and other malicious activity and content that would violate our Terms of Service. To report any of the above-mentioned, you can contact support@lolcashflow.com

SAFETY AND SECURITY

1. LOLCASHFLOW proactively protects your information using technical and administrative security measures to reduce the risks of loss, misuse, unauthorized access, disclosure and modification. Since your information is stored on our servers, some of the safeguards we use include firewalls, data encryption, and information access authorization controls. However, it is not absolutely guaranteed that your Personal Information or private communications will always remain private. If ever an unauthorized person or entity obtains access to any of our customers Personal Information, we will notify all affected customers and relevant government authorities.
2. You can protect your Account and Personal Information by taking several steps:
 - a) Since your password is the key to your Account, please, use unique numbers, letters, and special characters (than you have for your other accounts);
 - b) Keep your Account password private and do not disclose it to anyone. If you are not on your own computer, don't allow the computer to remember your Account information. If you do share your password or your Personal Information with others, remember that you are responsible for all actions taken and financial commitments made in the name of your account;
 - c) Be wary of suspicious offers. If you lose control of your password, you may lose substantial control over your Personal Information. Therefore, if your password has been compromised for any reason, you should immediately notify LOLCASHFLOW and change your password;
 - d) Use antivirus software and keep it updated.

APPLICABLE DATA PROTECTION LAWS

1. Your Personal Information shall be protected under the General Data Protection Regulation that applies to EU citizens and transactions within Member States of the European Union.