

PRIVACY POLICY

(Effective Date: May 20, 2019)

Jermarie Solutions, LLC (“Jermarie Solutions”, “the Company”, “we”, “us” or “our”) is committed to protecting your personally identifiable information. Protecting the privacy and security of your personal information is a priority to us, and we believe that a single, comprehensive privacy policy that is straightforward and clear is in the best interests of our customers and our business. This page describes our Privacy Policy (“the Policy”) which is included by reference in our [Terms and Conditions](#). By using The Debt Threat App (“the App”) or visiting our website, Debtthreatapp.com (“the Site”), you accept the practices described in this Privacy Policy.

We reserve the right to change the provisions of this Privacy Policy at any time. We encourage you to review this site periodically and we will alert you when changes have been made by updating the Effective Date of the Policy. Your use of the App and the Site constitutes consent to any changes in the Policy as in effect on the date of such use.

Collection and Use of Data

We collect your personal and financial information in connection with your use of the App and the Site. We collect the information when you input the information into the App or Site or when you correspond with us via email or the online contact form. This information may directly or indirectly identify you and includes:

1. Your first and last name, email address and password used to create your user profile in the App;
2. Records and copies of your correspondence (including e-mail addresses different than that used to establish your account), if you contact us; or
3. Your financial information such as your credit score, monthly net income, monthly expenses, and all debts and assets which is used to determine your appropriate debt reduction program.
4. Non-personally identifiable information, or anonymous data, such as web pages viewed, date and time of pageviews, domain type, and location information associated with your IP address.

We process this data in order to provide you with the best website and in App experience possible. This means that, from time to time, we process data:

1. Where you provide consent (e.g. mailing lists or other opt-in items);
2. In order to provide the services and fulfill our obligations pursuant to the [Terms and Conditions](#);
3. To comply with a legal obligation, a court order, or to exercise or defend legal claims;

4. To protect your vital interests, or those of others, such as in the case of emergencies;
5. Where you have made the information public;
6. Where necessary in the public interest;
7. To resolve customer support inquiries;
8. To restore program data in the App when you obtain a new device or have to redownload the App;
9. To maintain our own accounts and records;
10. To ensure the App and Site are secure;
11. To protect against fraud, spam and abuse; or
12. To improve the services we offer you, or the functionality of our App and Site and ensure technical functionality.

Cookies

When you visit our Site, a cookie may be placed on your browser so that our system recognizes your browser when you return. Third parties may also place cookies on your browser to assist us in creating more targeted advertising.

You may opt out or limit the use of cookies by opting out of third-party cookies/advertising such as Google Analytics and the like. If you are in Canada or the EU you can use the [DAAC's youradchoices.ca](https://www.daac.ca/youradchoices.ca), or [EDAA's youronlinechoices.eu](https://www.edaa.ca/youronlinechoices.eu) respectively. You may also limit cookies by controlling your web browser's behavior regarding cookies in your browser settings. You can also choose to delete cookies at any time but doing so may affect the speed and efficiency with which you are able to interact with the Site.

There are no cookies used within the App.

Who May Receive Your Data

WE DO NOT SELL YOUR DATA. We only share data where reasonably necessary to provide you with the best service possible and to fulfill our obligations under, or enforce, our [Terms and Conditions](#). To further those purposes, we may disclose your data to the following:

1. Contractors, service providers, and other third parties we use to support our business, such as web developers or server managers who provide storage and server access to support the App and/or the Site, marketing analysts or other analytics services, and other providers who are contractually bound to keep your information confidential and use it only for the purposes for which we disclosed it;

2. A buyer, successor or newly acquired entity in the event of a merger, acquisition, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of our assets where your information is transferred as a business asset;
3. Someone who requires disclosure as part of our compliance with any court order, law or legal process, including to respond to any government or regulatory request;
4. When necessary or appropriate to protect the rights, property, or safety of Jermarie Solutions, our customers or others; or
5. To anyone whom we have your consent to disclose.

Payment Information

We do not personally collect or store payment information. We partner with third parties to collect and fulfill payment transactions. Accordingly, your credit or debit card information (such as card type and expiration date) and other financial data that is needed to process your payment may be collected and stored by our third-party payment processors. We may also collect some limited information, such as your postal code, mobile number, and details of your transaction history, all of which are necessary to provide the services contained in the App. In addition, the payment processors generally provide us with some limited information related to you, such as a unique token that enables you to make additional purchases using the information they've stored, and your card's type, expiration date, and certain digits of your card number.

Data Retention

We will not keep your personal data for longer than reasonably necessary. We will retain your data for as long as your account is active or as needed to provide you with services. We also retain information for a period of time after an account expires, whether through trial expiration or subscription expiration, unless you delete your account.

Once an account has become inactive beyond the period of time described below, we will delete its financial data. If an account is cancelled during a subscription period, the account remains active until the end of the subscription and the timeline below does not begin until the subscription expires.

We will delete accounts and their data:

- For an expired trial, a minimum of one hundred-twenty (120) days after the expiration of the trial;
- For an expired subscription, a minimum of three (3) years after the expiration of the subscription.

After deletion, we retain your email address in order to be able to confirm deletion of associated data.

Your Rights in the Use of Your Data

You have the right to ask us not to use your personal information for direct marketing purposes. You also have the right to request a copy of the personal information that we hold about you and to have any inaccuracies rectified. Please note that, as permitted by law, we may charge a nominal fee for information requests and may require you to prove your identity. Following a request, we will use reasonable efforts to supply, correct or delete personal information about you in our files.

Please contact Customer Service to request the removal of your identifying personal information from our database or to no longer receive future communications.

Except as otherwise provided by law, with respect to your personal data you have the right to:

1. Request a copy of your personal data which we hold about you;
2. Request that Jermarie Solutions correct, amend or update any personal data that is found to be inaccurate or out of date;
3. Request that your personal data be erased when it is no longer necessary for us to retain such data;
4. Withdraw your consent to the processing of your information at any time;
5. Request that we provide you with your personal data and where possible, to transmit that data directly to another data controller (where applicable);
6. Request that a restriction is placed on further processing of your information when there is a dispute in relation to the accuracy or processing of your personal data;
7. Object to the processing of personal data, (where applicable) only applies where processing is based on legitimate interests (or the performance of a task in the public interest/exercise of official authority); direct marketing and processing for the purposes of scientific/historical research and statistics; or
8. File a complaint with the appropriate authorities.

Notice and Applicable Law

Our App and Site are operated from the United States. If you are located outside of the United States and choose to use the App or the Site or provide information to us, you acknowledge and understand that your information will be transferred, processed, and stored in the United States, as it is necessary to provide the services accompanying your use of the App or Site and to perform out obligations under our [Terms and Conditions](#).

If you choose to use our App or visit our Site, your visit and any dispute over privacy is subject to this Policy and our [Terms and Conditions](#), including limitations on damages, resolution of disputes, and application of the law of the State of Florida.

All notice required to be given in writing and delivered either by hand or by recognized overnight delivery service shall be pre-paid and addressed as set forth below.

If to the Company:

JERMARIE SOLUTIONS
Attn: Jermaine Williams
1840 Barcelona Terrace
Margate, FL 33063

If to You:

Via e-mail or transmittal to the address identified by you through your registration as a User of the Site shall constitute notice to you.