

Privacy Policy

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Information we collect

We collect information to provide better services to all of our users – from figuring out basic stuff like which language you speak, to more complex things like which content you'll find most useful.

We collect information in two ways:

Information you give us. For example, many of our services require you to sign up for an account. When you do, we'll ask for personal information, like your name or email address. These information are collected directly by our services via web sites or applications, or from third party services that you link to your account such as FaceBook or Google.

Information we get from your use of our services. We collect information like when you view a badge, visit a web page, or you view and interact with content. This information includes:

Device information

We collect device-specific information (such as your hardware model, operating system version, unique device identifiers, and mobile network information including phone number). Credmos may associate your device identifiers with your Credmos Account.

Log information

When you use our services or view content provided by Credmos, we automatically collect and store certain information in server logs. This includes:

- details of how you used our service, such as your search queries.
- Internet protocol address.
- device event information such as crashes, system activity, hardware settings, browser type, browser language, the date and time of your request and referral URL.
- cookies that may uniquely identify your browser or your Credmos Account.

Location information

When you use Credmos services, we may collect and process information about your actual location. We use various technologies to determine location, including IP address, GPS, and other sensors.

Unique application numbers

Certain services include a unique application number. This number and information about your installation (for example, the operating system type and application version

number) may be sent to Credmos when you install or uninstall that service or when that service periodically contacts our servers, such as for automatic updates.

Local storage

We may collect and store information locally on your device using mechanisms such as browser web storage (including HTML 5) and application data caches.

Cookies and anonymous identifiers

We and our partners use various technologies to collect and store information when you visit a Credmos service, and this may include sending one or more cookies or anonymous identifiers to your device.

Information we share

We do not share personal information with companies, organizations and individuals outside of Credmos unless one of the following circumstances applies:

With your consent

We will share personal information with companies, organizations or individuals outside of Credmos when we have your consent to do so. We require opt-in consent for the sharing of any sensitive personal information.

With organizational administrators

If your Credmos Account is managed for you by a organizational administrator then your administrator and third parties authorized to provide user support to your organization will have access to your Credmos Account information (including your email and other data). Your administrator may be able to:

- view statistics regarding your account, like statistics regarding applications you install.
- change your account password.
- suspend or terminate your account access.
- access or retain information stored as part of your account.
- receive your account information in order to satisfy applicable law, regulation, legal process or enforceable governmental request.
- restrict your ability to delete or edit information or privacy settings.
- Please refer to your administrator's privacy policy for more information.

For external processing

We provide personal information to our affiliates or other trusted businesses or persons to process it for us, based on our instructions and in compliance with our Privacy Policy and any other appropriate confidentiality and security measures.

For legal reasons

We will share personal information with companies, organizations or individuals outside of Credmos if we have a good-faith belief that access, use, preservation or disclosure of the information is reasonably necessary to:

- meet any applicable law, regulation, legal process or enforceable governmental request.
- enforce applicable Terms of Service, including investigation of potential violations.
- detect, prevent, or otherwise address fraud, security or technical issues.
- protect against harm to the rights, property or safety of Credmos, our users or the public as required or permitted by law.
- We may share aggregated, non-personally identifiable information publicly and with our partners – like publishers, advertisers or connected sites. For example, we may share information publicly to show trends about the general use of our services.

If Credmos is involved in a merger, acquisition or asset sale, we will continue to ensure the confidentiality of any personal information and give affected users notice before personal information is transferred or becomes subject to a different privacy policy.

Information security

We work hard to protect Credmos and our users from unauthorized access to or unauthorized alteration, disclosure or destruction of information we hold. In particular:

- We encrypt many of our services using SSL.
- We review our information collection, storage and processing practices, including physical security measures, to guard against unauthorized access to systems.
- We restrict access to personal information to Credmos employees, contractors and agents who need to know that information in order to process it for us, and who are subject to strict contractual confidentiality obligations and may be disciplined or terminated if they fail to meet these obligations.

When this Privacy Policy applies

Our Privacy Policy applies to all of the services offered by Credmos, and its affiliates, and services offered on other sites, but excludes services that have separate privacy policies that do not incorporate this Privacy Policy.

Our Privacy Policy does not apply to services offered by other companies or individuals, including products or sites that may be displayed to you in search results, sites that may include Credmos services, or other sites linked from our services. Our Privacy Policy does not cover the information practices of other companies and organizations who advertise our services, and who may use cookies, pixel tags and other technologies to serve and offer relevant ads.

Compliance and cooperation with regulatory authorities

We regularly review our compliance with our Privacy Policy. We also adhere to several self regulatory frameworks. When we receive formal written complaints, we will contact the person who made the complaint to follow up. We work with the appropriate regulatory authorities, including local data protection authorities, to resolve any complaints regarding the transfer of personal data that we cannot resolve with our users directly.

Changes

Our Privacy Policy may change from time to time. We will post any privacy policy changes on this page and, if the changes are significant, we will provide a more prominent notice (including, for certain services, email notification of privacy policy changes).