

Privacy Policy

www.credyapp.com

This Privacy Policy applies to Users of WCH Service Bureau Inc.'s ("WCH" "our," "us," or "we") website www.credyapp.com (collectively, the "Website" or "Service"). WCH respects the privacy of all visitors and users of the Website and is committed to protecting privacy through our compliance with this Privacy Policy. We understand that Personally Identifiable Information is private, and we are dedicated to maintaining the accessibility, confidentiality and integrity of all such information. Users, subject to review and acceptance of this Privacy Policy, will have the option, using a user name and password subject to certain security criteria, to access and use the Website.

User's Consent to Privacy Policy.

Please read this Privacy Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our Privacy Policy, your choice is not to use www.credyapp.com by using our website, you agree to our Privacy Policy and our [Terms and Conditions](#).

We may change this Privacy Policy and our Terms and Conditions from time to time, and while we will do our best to notify you of any changes, it is your responsibility to review this Privacy Policy and the Terms and Conditions periodically. Your continued use of the Website after we make changes is deemed an acceptance of those changes, so please check our Privacy Policy periodically for updates. When we do change the Privacy Policy or [Terms and Conditions](#), we will also update the "Effective" date on the relevant document and may notify you or post a message via our Website.

Information We Collect About You and How We Collect It.

We collect several types of information from and about users of the Website. This Privacy Policy describes the types of information we may collect from you or that you may provide, and our practices for collecting, using, maintaining, protecting and disclosing that information. At all times, we will only use or disclose the information (both, defined below) to the extent minimally necessary for the intended use or disclosure.

The Privacy Policy applies to information we collect:

- - On our Website;
- - Via e-mail, text, video and voice communications between you and us;
- - Via electronic communications between you and us and between you and our Website;
- - Via offline activities and communications;
- - Through WCH Services.

WCH reserves the right to notify you about administrative matters that pertain to the Website. We may disclose your personally identifiable information, as required by law or regulation, in connection with law enforcement, fraud prevention, or other legal action. Personal information collected online will remain subject to promises made in this online Privacy Policy.

Personally Identifiable Information.

As used in this Privacy Policy, "Personally Identifiable Information" means any information that may be used to identify an individual, such as first and last name, age, gender, postal address, e-mail address, telephone number, other contact information, or other personally identifiable information under applicable law or equivalent State law governing the use or disclosure of information. If you authorize, you acknowledge that we may collect this Personal Information from you directly or from third parties that you authorize to share Personal Information. We may also collect credit card information in purpose of program license fee payments that shall be further processed by a third party – payment gateway service provider.

Does WCH Provide Personal Information Collected to Third Parties?

WCH does not sell, trade or rent personal information collected online and will not knowingly disclose any individual personal information to third parties except as follows:

1. In order to provide you with requested services, WCH may provide contact or other necessary information to affiliated companies to complete your service request;
2. When disclosure is necessary to identify, contact or bring legal action against someone who may be causing injury to or interference with the rights (including property rights) or safety of other users or third parties or of WCH; and
3. When WCH reasonably believes that disclosure is required by law or to comply with the legal process served on WCH.

Usernames and Passwords.

Users may register via our Website. Once usernames and passwords (the "Login Information") are issued to users (the "Authorized Users"), the Authorized Users accept full responsibility for the use of the Login Information. The Authorized User may not, under any circumstances, release their Login Information to any other person for any reason, and is required to keep the Login Information strictly confidential. If any breach of security, theft or loss, or unauthorized disclosure of the Login Information occurs, the Authorized User must immediately notify WCH of the security breach.

How We Secure Your Information.

We have implemented reasonable and appropriate administrative, technical, and physical safeguards designed to protect the Information from unauthorized access, use or disclosure. All Information you provide to us is stored with an authorized cloud services provider. These safeguards include, without limitation, encrypting all Personal Information.

The safety and security of your Information also depend upon you. Where we have given you (or where you have selected) a user name and password to access the Website, you are responsible for keeping this information confidential. It is in your best interest that you not share your user name or password with anyone.

Please keep in mind that whenever you voluntarily disclose Information on message boards or other public forums or features or through e-mail or group messaging, that Information can be collected and used by others to whom you may or may not have given consent. In short, by posting information online that is publicly accessible (i.e. within message boards and the like), you may

receive unsolicited messages from other parties in return or make others aware of your location. We are not responsible for the security or privacy of any Information you choose to submit outside the scope of the Website.

Changes to Our Privacy Policy.

It is our policy to post any changes that we make to our Privacy Policy on this page and on our home page. If we make material changes to how we treat our users' Personally Identifiable Information, we will notify you by e-mail to the primary e-mail address you have provided and/or through a notice on the home page of our Website. The date our Privacy Policy was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable e-mail address for you, and for periodically visiting our Website and this Privacy Policy for changes. For any questions or comments regarding this Privacy Policy, please contact us at ilyam@wchsb.com

Effective Date: 8/30/2021