

Online Privacy Policy

Our Websites

We operate several websites, including but not limited to:

<https://nl.umva.org>

<https://fr.umva.org>

<https://es.umva.org>

<https://sn.umva.org>

<https://bi.umva.org>

<https://np.umva.org>

<https://cap-reg-rep.umva.org>

<https://coop-reg-rep.umva.org>

<https://umva.app>

<https://agricoach.umva.org>

<https://geo.umva.org>

These websites are owned and operated by, or on behalf of, AUXFIN International (collectively, "AUXFIN," "we" or "us"). This Privacy Policy explains when and how we collect, use, share and safeguard Personal Information through these websites or related Applications. By using these websites or related Applications, you are agreeing to the terms of this Privacy Policy.

How We Collect Information

As used in this Privacy Policy, "Personal Information" means any information by which a natural person is reasonably identifiable. "Personal Information" includes, for example, a first name or initial and last name; a home or other physical address; a date of birth; an email address or other online contact information; or a telephone number. We do not collect your credit or debit card account information or other similar payment information ("Payment Information").

Registration Data

When you sign up to receive our products and services, you are required to provide certain information in order to allow us to provide such service. This information may include your name, Identification Document number, date of birth, physical address (including billing, mailing and service addresses), email address and phone number. We will not purchase information about you from other sources, such as credit information from other companies. When you sign up to receive our products and services, you specifically accept our Terms and Conditions (“User Agreement”).

Information You Choose to Share

We also receive all information that you voluntarily submit to us, whether through our websites or affiliated websites, by phone or email or otherwise.

Information Collected From Others

We may obtain information about you from Partner organizations, which use our websites to deliver products and services to you, or to transact with you.

Information Automatically Collected

As is true of most websites, we may gather certain information automatically and store it in log files. However, we do not gather and store information in relation to Internet Protocol addresses, browser type, Internet service provider (ISP), referring/exit pages, operating system and clickstream data.

Our websites do neither use technologies such as cookies, pixel tags, web beacons, or other forms of local storage, including HTML5 local storage in order to collect and track information about visitors to our websites.

Some technologies used on our websites permit our advertising network service providers to serve our advertisements to you as

you browse on third party sites. Some browsers have a "Do Not Track" feature that lets you tell websites that you do not want to have your online activities tracked. These features are not yet uniform, so we are not currently set up to respond to those signals. We may also use mobile analytics software to allow us to better understand the functionality of our mobile applications on your phone. This software may record information such as how often you use the application, the events that occur within the application, aggregated usage, performance data, and where the application was downloaded from. We do not link the information we store within the analytics software to any personally identifiable information you submit within the mobile application.

How We Use Your Information

We may use Personal Information:

- To provide you with the products and services that you want, including processing and enforcing payment;
- To protect your account from fraud, unauthorized access or identity theft and to verify your identity in connection with your account;
- To maintain a record of the transactions you make on our sites
- To tailor our products and services to suit your personal situation;
- To analyze trends and statistics regarding visitors' use of our sites and the transactions visitors make on our sites;
- To provide you with administrative information regarding your account(s) with us;
- To administer our networks of Partner organizations and their or our Agents;
- To respond to your inquiries and fulfil your requests and to provide appropriate customer service;
- To enforce our terms and conditions and to protect our rights, operations and property as well as yours and others; and
- For other legitimate business purposes, such as developing new products, improving our website, determining usage trends and creating marketing campaigns, and as we believe to be necessary

or appropriate under applicable law, including to comply with legal process and to respond to government authorities.

We may combine the information we collect with publicly available information and information we receive from our affiliates or subsidiaries companies, partner organizations and other third parties. We may use that combined information to enhance and personalize your experience with us, to communicate with you regarding products, services and events that may be of interest to you, for other promotional purposes and for other purposes described herein.

How We Safeguard Your Personal Information

The security of your personal information is very important to us. We have contracted external service providers to assist us in keeping your personal information secure. We have put in place reasonable physical, electronic, and managerial procedures to safeguard the information we collect, including, without limitation, any Identification Document numbers we may receive. Other security measures include firewalls, data encryption and information access authorization controls. While we are dedicated to securing our systems and Services, you are responsible for securing and maintaining the privacy of your password(s) and Account/profile registration information and verifying that the Personal Data we maintain about you is accurate and current. We are not responsible for protecting any Personal Data that we share with a third-party based on an account connection that you have authorized. Only those employees and service providers who need access to your personal information in order to perform their duties are authorized to have access to such information, as agreed upon in the User Agreement. However, we cannot guarantee that all communications between us or information stored on the servers that we use will be free from unauthorized access by third parties such as hackers, and your use of the Service demonstrates your assumption of this risk.

Changes to this Policy

We reserve the right, at our discretion, to modify our privacy practices and update and make changes to this Privacy Policy at any time. For this reason, we encourage you to refer to this Privacy Policy on an ongoing basis.

Contact Us

If you have any questions regarding this Privacy Policy, please contact us at [customer.service\(at\)auxfin.com](mailto:customer.service@auxfin.com).