## **TERMS & CONDITIONS**

## 1. Acceptance of Terms of Service

These Terms & Conditions (the "Agreement" or "Terms") are an agreement between you and bitcoinwolf.com ("Bitcoin Wolf", "us", "our" or "we") and set forth the legally binding terms for your use of www.bitcoinwolf.com, and any other websites owned by Bitcoin Wolf and successor websites (collectively and individually the "Site"), and other interactive properties, including but not limited to any and all mobile websites and applications (the Sites and other Bitcoin Wolf interactive properties are collectively referred to herein as the "Applications"). These Terms apply to the services, software, instructional videos, livechats, virtual classrooms, and applications the Applications provide online and goods and services Bitcoin Wolf makes available offline (collectively or individually, the "Service(s)"). By accessing the Applications or using the Services you represent and warrant that you have the right, authority and capacity to enter into this Agreement and to abide by its Terms whether or not you become a subscriber to any Bitcoin Wolf goods or services. This Agreement governs the acceptable use of the Services and content accessed through the Applications, and your rights, obligations and restrictions regarding your use of the Services. Please see Bitcoin Wolf's Privacy Policy found at http://www.bitcoinwolf.com/wp-content/uploads/2018/04/Bitcoin-Wolf-Web-Privacy-Policy.pdf , which is incorporated into these Terms by reference, for more information about how we collect, use, and share information about our subscribers and visitors to our Applications.

Updates to Terms. Bitcoin Wolf reserves the right to update or change these Terms at any time by posting the most current version of the Terms on the Site with a new Effective Date shown. All such changes in the Terms shall be effective from the Effective Date. Your continued use of the Applications after we post any changes to the Terms signifies your agreement to any such changes. If you do not agree to these Terms, you must discontinue using the Applications and/or Services. Note that special terms or rules may apply to some services offered on the Site or Applications, such as rules for particular promotions, applications or other features or activities. Any such terms are in addition to these Terms. In the event of any conflict or inconsistency between these Terms, our Privacy Policy, or any rules, restrictions, limitations, terms and/or conditions that may be posted at various points in the Applications or otherwise communicated to users of the Service, we shall determine which rules, restrictions, limitations, terms and/or conditions shall control and prevail in our sole discretion, and you specifically waive any right to challenge or dispute such determination. Further, the purchase and receipt of certain Services may be conditioned upon your acceptance of and adherence to additional terms and conditions, which are deemed to be incorporated herein.

**Term.** This Agreement will remain in full force and effect while you use the Services. Bitcoin Wolf can suspend or terminate your access to the Applications or Services, in whole or in part, at any time, immediately and without notice. All terms that by their nature may survive termination of this Agreement shall be deemed to survive such termination.

**Electronic Form/Communications.** By accessing the Applications or Services, you consent to having this Agreement provided to you in electronic form and receiving communications from us electronically. We may communicate with you by postal mail, e-mail or by posting notices on the Sites. You agree that all agreements, notices, disclosures, and other communications we

provide to you electronically satisfy any legal requirements that such communications be in writing.

# 2. Use of the Applications and Services

**Carrier Charges.** You are responsible to pay carrier data, messaging, and other fees resulting from accessing any Applications. Data and messaging (including SMS text messages) plans may be required to use mobile features of the Applications. Standard data and messaging charges, fees, and taxes from your carrier may apply.

**Personal Use.** The Applications, the content offered in the Applications ("**Content**") and the Services offered are intended for your personal, noncommercial use in accordance with these Terms. You agree that you will not, unless specifically permitted by us (i) copy, display or distribute any part of the Content or Applications, in any medium, without Bitcoin Wolf's prior written consent, or (ii) alter or modify any part of the Applications other than as may be reasonably necessary to use the Applications for their intended purpose. You further agree that you will not use any automated devices, such as spiders, robots or data mining techniques to catalog, download, store or otherwise reproduce, store or distribute Content or to manipulate the Applications or Services.

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**Modification to Services.** Bitcoin Wolf has the right to modify the Applications and Content at any time in its sole discretion. Except as otherwise set forth in a separate contract for a specific Service, your only right with respect to any dissatisfaction with any modifications made pursuant to this provision, or any policies or practices of Bitcoin Wolf in providing its products, services, Content or any Services is to stop using the Services as set forth herein.

Accurate Information. For purposes of identification and billing, you agree to provide Bitcoin Wolf with accurate, complete, and updated information required when making any purchase, including your name, email, delivery address, and applicable payment information (e.g., credit/debit card number, email address, and expiration date) (collectively, "Billing Information") and provide Bitcoin Wolf and its third-party payment processor express authorization to charge said fees at the time of purchase or renewal. Failure to comply with this provision (including without limitation falsification of any Billing Information) may, at Bitcoin Wolf's option, result in immediate suspension or termination of your right to use the Services.

Payment. If you make a purchase, we will process payment for such purchase using the Billing Information you provide for the term of Services you select. You agree to pay Bitcoin Wolf all charges at the prices then in effect for your use of the Services using the payment method from the choices accepted by Bitcoin Wolf, and any applicable taxes, and you authorize Bitcoin Wolf to charge the card you provide (your "Payment Card") through your chosen Payment Card provider for the Services. You agree to pay the purchase price as set forth on any offer you accepted, applicable taxes, and other charges incurred on your account. In the event Bitcoin Wolf cannot charge the Payment Card, we reserve the right to bill you. All prices are in US Dollars and do not include Internet service provider, telephone, and other connection charges. Any attorney fees, court costs, or other costs incurred in collection of delinquent undisputed amounts will be the responsibility of and paid for by you.

**Account Updates.** If your Payment Card expires you are responsible for updating your Billing Information. Account updates should be made online via at https://www.bitcoinwolf.com. You agree that Bitcoin Wolf may continue charging your Payment Card for any use of the Service unless you provide new Billing Information to Bitcoin Wolf.

**Unauthorized Use.** You are responsible for promptly updating your Billing Information in the event of any known or suspected unauthorized use of your Billing Information, including loss, theft, or unauthorized disclosure of your Billing Information.

**Payment Method.** The terms of your payment will be determined by agreements between you and the financial institution, credit/debit card issuer or other provider of your chosen Payment Card (the "Payment Card Provider"). If Bitcoin Wolf does not receive payment from your Payment Card Provider, Bitcoin Wolf reserves the right to bill you and you agree to pay all amounts due on your account upon demand.

**Security.** Bitcoin Wolf has implemented commercially reasonable technical and organizational measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration or disclosure. However, we cannot guarantee that unauthorized third parties will never be able to defeat those measures or use your personal information for improper purposes. You acknowledge that you provide your personal information at your own risk.

**Promotions, Contests and Sweepstakes.** You agree not to discuss the mechanics of any sweepstakes, contests, or similar promotions available on or through the Services, or attempt to manipulate, corrupt or otherwise affect the outcome of, any such promotions, or post, upload, transmit, send, or otherwise make available on or through the Services any content that may or is intended to enable, authorize, instruct, encourage, assist, suggest, inform, or promote activities that may subvert or not comply with the rules, restrictions, and/or limitations applicable to such promotion.

#### 3. User Submissions

Communication Services. The Services may contain e-mail services, chat areas and/or other message, communication or other mechanisms designed to enable you to communicate with others or to post content on the Sites (the "Communication Services"). All such communications, information and content, including the ideas contained in such materials, as well as user names, profiles or similar materials you submit, post, upload, embed, display or communicate (collectively, "Distribute") is referred to as "User Content." You agree to use the Communication Services only to Distribute User Content that conforms to these Terms, including the User Requirements set forth below, and, when applicable, is related to the particular Communication Service.

Removal. Bitcoin Wolf has no obligation to monitor the User Content. However, Bitcoin Wolf reserves the right to review materials posted to the Communication Services and to remove any User Content at any time, without notice, for any reason and in its sole discretion. Bitcoin Wolf specifically disclaims any liability with regard to the User Content and any actions resulting from your participation in any Communication Services. Bitcoin Wolf representatives may monitor your User Content on the Applications but we cannot monitor all of the User Content on the Applications and we do not attempt to do so. If you encounter something you find objectionable and in violation of these Terms, you can report it to hello@bitcoinwolf.com.

**Disclaimer of Endorsement.** You acknowledge that chats, postings, conferences and other communications by users are not controlled or endorsed by Bitcoin Wolf, and such communications shall not be considered reviewed, screened or approved by Bitcoin Wolf. User Content, including statements made in public forums, reflect only the views of their authors. Bitcoin Wolf specifically disclaims any liability with regard to the User Content and any actions resulting from your participation in any Communication Services. Managers and hosts of Communications Services are not authorized Bitcoin Wolf spokespersons, and their views do not necessarily reflect those of Bitcoin Wolf.

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and under these Terms. To the extent permitted by applicable laws, you hereby waive any moral rights you may have in the User Content you submit.

No Confidentiality. You acknowledge and agree that your communications via the Communications Services are public and not private communications, and that you have no expectation of privacy concerning your use of these Communications Services or your User Content. You acknowledge that personal information that you communicate on the Communications Services may be seen and used by Bitcoin Wolf and others and result in unsolicited communications; therefore, we strongly encourage you not to disclose any personal information about yourself in your public communications on our Services. Bitcoin Wolf is not responsible for information that you choose to communicate to other users via the Communications Services, or for the actions of other users. All User Content must comply with the User Requirements.

**User Requirements.** You agree that you may not access or use the Services and/or related Communication Services, in order to:

- Use such Services in connection with surveys, contests, pyramid schemes, chain letters, junk email, spamming or any duplicative or unsolicited messages (commercial or otherwise).
- Publish, post, upload, transmit, distribute or disseminate content that is illegal, harmful, abusive, threatening, vulgar, sexually explicit, defamatory, obscene, embarrassing, unwanted, hateful or racially, ethnically or, in a reasonable person's view, otherwise offensive or objectionable or encourage others to do so.
- Use, upload, transmit, distribute or otherwise make available any material or information, which contain any materials that could infringe any copyright, trademark, patent, trade secret, publicity or privacy right or any other proprietary right or disclose any trade secret of or violate any confidential obligation of any person or entity.
- Upload files that contain viruses, Trojan horses, worms, time bombs, cancelbots, corrupted files or data, or any other similar software or programs that may damage the operation of the Applications or Services or other users' computers.
- Except as expressly authorized by Bitcoin Wolf, advertise or offer to sell or buy any goods or services for any purpose, unless the Services specifically allow such messages.
- Falsify, delete or disable any copyright management information, such as author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other material contained in a file that is uploaded.
- Collect in any way personal information about others, including e-mail addresses, password or other account information or use such information to send unsolicited emails.
- Impersonate or create a false identity (such as a celebrity or Bitcoin Wolf representative) for the purpose of misleading others.
- Use, download or otherwise copy, or provide (whether or not for a fee) to a person or entity any directory of users of such Services or other user or usage information or any portion thereof.

- Improperly use support or complaint buttons or make false reports to Bitcoin Wolf administrators.
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- Use a bulletin board or other Communications Service in any manner other than for personal communication as an individual user (i.e. not as a corporation or other entity).
- Use the Services for fraudulent transactions.
- Sell, buy, or transfer access to your account.
- Exploit, distribute or publicly communicate any error, miscue or bug which gives an unintended advantage.

## 4. Proprietary Rights

The Services and all material published on the Applications, including, but not limited to text, photographs, video, text, graphics, music, images, animations, audio, text, "applets" incorporated into the software, data, sounds, messages, comments, ratings, and other materials on the Applications (together "Content") is owned by Bitcoin Wolf or its licensors and is protected by laws governing copyrights patents, trademarks, trade secrets and/or other proprietary rights. In addition, Bitcoin Wolf owns a copyright in the selection, coordination, arrangement and enhancement of such content and a copyright in the Applications. All trademarks, service marks, trade names, and trade dress appearing on the Sites ("Marks") are proprietary to Bitcoin Wolf and/or our licensors or licensees. You agree not to copy, reproduce, publish, transmit, distribute, perform, sell, create derivative works of, or in any way exploit, any of the Marks, the Content, Applications or the Services, in whole or in part, without Bitcoin Wolf's prior written consent. You may download Content for your personal, non-commercial use only as provided in these Terms, or as may be otherwise permitted by Bitcoin Wolf from time to time, provided that do not alter any such Content and you keep intact all copyright and other proprietary notices and you do not use the Content in any way that would express or imply an association between you and the products and services of Bitcoin Wolf or any third party. You acknowledge that you do not acquire any ownership rights in any Content downloaded from Applications. Copying or storing of Content for other than personal use is expressly prohibited without prior permission from us or the owner of the Content. You may not frame or utilize framing techniques to enclose any trademark, logo, or other proprietary information (including images, text, page layout, or form) of Bitcoin Wolf without express written consent. You may not use any Meta tags or any other "hidden text" utilizing Bitcoin Wolf's name or trademarks without the express written consent of Bitcoin Wolf. You may not use any Bitcoin Wolf logo or other proprietary graphic or trademark as part of the link without express written permission. If you engage in any uses not permitted by these Term, all permissions or licenses granted by Bitcoin Wolf in these Terms shall automatically terminate.

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the Applications or Services or any other Bitcoin Wolf property except as we indicate in these Terms.

# 5. Digital Millennium Copyright Act ("DMCA") Notice

Bitcoin Wolf has registered an agent with the United States Copyright Office in accordance with the terms of the Digital Millennium Copyright Act (the "Act") and avails itself of the protections under the Act. Bitcoin Wolf has adopted and implemented a policy for addressing claims of copyright infringement, and for the termination, in appropriate circumstances as determined by us in our sole discretion, of users who are infringers of copyright. Further, we reserve the right to terminate, discontinue, suspend and/or restrict the ability to visit and/or use the Service or remove, edit, erase or disable any User Content on the Applications which allegedly infringes another person's copyright. It is out policy to terminate the access of repeat offenders. We are under no obligation to, and do not, scan content posted for any violations of third party rights, however, we respect the copyright interests of others and it is our policy not to permit materials known by us to infringe another party's copyright to remain on the Applications or the Service. If you believe any materials on the Applications or the Services infringe a copyright, you should provide us with written notice that at a minimum contains:

- 1. an electronic or physical signature of the person authorized to act on behalf of the owner of the copyright or other intellectual property interest;
- 2. a description of the copyrighted work or other intellectual property that you claim has been infringed;
- 3. a description of where the material that you claim is infringing is located on the Site;
- 4. your address, telephone number, and email address;
- 5. a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; and,
- 6. a statement by you, made under penalty of perjury, that the above information in your notice is accurate and that you are the copyright or intellectual property owner or authorized to act on the copyright or intellectual property owner's behalf.

Bitcoin Wolf's Copyright designated DMCA Agent for notice of claims of copyright or other intellectual property infringement can be reached as follows:

By email: hello@bitcoinwolf.com

# 6. Cookies and Other Tracking Technology

We collect information about visitors to our site using "cookies" and similar technology such as event tracking, pixel tags, visitor usage recordings and so on. We use this technology to recognize a repeat visitor and offer the visitor a set of content based on a previous visit. We use session cookies to track a visitor's path through our site during a visit to help us understand how people use our site and interact with us in order for us to continually improve our visitor experience.

- How we use the information we collect
- We use the information we collect for things like:

- Fulfilling requests for services or information
- Marketing and advertising products and services
- Conducting research and analysis
- Communicating things like special events and surveys
- Establishing and managing your account with us
- Identifying you on our websites and tailoring advertisements and offers to you (both on our websites and on other websites) based on your interactions with us in-person and online
- Operating, evaluating and improving our business and website
- Data retention

We will retain your information for as long as your account is active, or as needed to provide you services, comply with our legal obligations, resolve disputes, and enforce our agreements. Except for authorized law enforcement investigations or other valid legal processes, we will not share any personally identifiable information we receive from you with any parties outside of Bitcoin Wolf.

We may share your personally identifiable information with third parties who we have engaged to help us provide you services. In each case, we will ensure that these third parties have agreed not to use or disclose your personal information except to help us provide the services. Except as noted above for newsletters and surveys, Bitcoin Wolf does not provide any third party access to your IP address and email address.

We may provide third parties with aggregate statistics about our visitors, traffic and related site information. This data reflects site-usage patterns gathered during visits to our website each month, but they do not contain behavioral or identifying information about any individual member unless that member has given us permission to share that information.

To help us determine the effectiveness of Bitcoin Wolf advertising, we work with Web analytics tools hosted by third parties who receive non-identifiable information from your browser, including - but not limited to - the site or the advertisement you came from, your IP address, your general geographic location, your browser and platform information, and the pages you view within our site.

Note that Google, as a third party vendor, uses cookies to serve ads on our site. Google's use of the DART cookie enables it to serve ads to our site users based on their visit to our site and other sites on the Internet. No personally identifiable information is collected as part of Google's process. Users may opt out of the use of this DART cookie by visiting Google's privacy document.

If you would like more information about these practices and to know your choices about not having this information used by these companies, visit the Network Advertising Initiative. Some ad servers allow you to opt out of anonymous data collection through the use of cookies. To do

so, you must opt out of such data collection with each individual site. You can opt out of cookies for several ad servers by visiting the Network Advertising Initiative gateway opt-out site. At that site you can also review the privacy policies of those ad servers.

## 7. General

**Age Requirements.** You represent and warrant that you are at least eighteen (18) years old and that you possess the legal right and ability to enter into this Agreement and to use the Applications and Services in accordance with these Terms. If we have any reason to believe you are not 18 or older we may terminate your access to the Bitcoin Wolf Application and Services.

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**Indemnity/Release.** You understand that you are personally responsible for your behavior while on the Applications or using the Services and agree to indemnify and hold Bitcoin Wolf, and its affiliates, business partners, distributors, agents, representatives and other authorized users, and their respective officers, directors, employees, and agents (collectively, the "**Indemnified Parties**"), harmless from and against any loss, damage, liability, cost, or expense of any kind (including attorneys' fees) that the Indemnified Parties may incur in connection with any claim arising out of or related to your use of the Applications or Services or your violation of either these Terms, applicable law or the rights of any third party.

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**No Third Party Beneficiaries.** You agree that, except as otherwise expressly provided in this Agreement, there shall be no third party beneficiaries to this Agreement.

Governing Law/Disputes. These Terms shall be governed by and construed in accordance with the laws of the State of Florida without application of conflict of laws rules. Exclusive jurisdiction and venue in connection with any dispute between you and Bitcoin Wolf ("Dispute") will rest, and you and Bitcoin Wolf each agree to submit to the exclusive jurisdiction of, the courts of the State of Florida and the federal courts of the Middle District of Florida. You agree that in the event of any dispute between us, you will first contact us and make a good faith sustained effort to resolve the dispute before resorting to more formal means of resolution, including without limitation any court action. You hereby waive any right you might have to resolve any Dispute on a class action basis or on bases involving claims brought in a purported representative capacity on behalf of the general public or other persons similarly situated, and you waive your right to trial by jury. Any cause of action you may have with respect to Bitcoin Wolf, the Services, the content or the Applications must be commenced within one year after the claim or cause of action arises or such claim or cause of action shall be barred.

Miscellaneous. These Terms and policies incorporated herein, are the entire agreement between you and Bitcoin Wolf. They supersede any and all prior or contemporaneous agreements between you and Bitcoin Wolf relating to your use of the Applications or the Services. Bitcoin Wolf may assign these Terms, in whole or in part, at any time. If any part of these Terms is determined to be invalid or unenforceable, it will not impact any other provision of these Terms, all of which will remain in full force and effect. Headings in the Terms are for convenience of reference only and shall not affect the interpretation or construction of this agreement. The failure of Bitcoin Wolf to partially or fully exercise any rights or the waiver of Bitcoin Wolf of any breach of these Terms by you, shall not prevent a subsequent exercise of such right by

Bitcoin Wolf or be deemed a waiver by Bitcoin Wolf of any subsequent breach by you of the same or any other term of these Terms. The rights and remedies of Bitcoin Wolf under these Terms and any other applicable agreement between you and Bitcoin Wolf shall be cumulative, and the exercise of any such right or remedy shall not limit Bitcoin Wolf's right to exercise any other right or remedy.

## PRIVACY POLICY

#### Introduction

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This Privacy Policy is incorporated into and subject to the Applications' Terms & Conditions. Each time that you access or use the Applications you signify that you have read, understand, and agree to be bound by the Terms & Conditions, and this Privacy Policy. If you do not agree to the Terms & Conditions and this Privacy Policy, you must discontinue using our Services. The purchase and receipt of specific Services may require acceptance of and adherence to additional terms and conditions.

#### 1. Information That Is Collected

When you provide us with contact or other information in connection with a particular activity, product or service, including your email address or telephone number, you expressly consent to our communicating with you about our products or services using the information you provided to us. You also attest that you have the legal authority over any telephone number you provide to us and can provide us with the authorization to contact you. This means we may contact you, in person or by recorded message, by e-mail, telephone and/or mobile telephone number (including use of automated dialing equipment), text (SMS) message, or any other means of communication that your wireless or other telecommunications device may be capable of receiving.

## (a) Information You Provide To Us

**Personal Information.** We may ask you to provide us with certain categories of information, including information that could reasonably be used to identify you personally, such as your name, gender, e-mail address, date of birth, physical address (or elements thereof such as zip code and state). We may collect this information through various forms and in various places on the Applications, including goods and services purchase forms, account registration forms, contact us forms or when you otherwise interact with us.

**Billing and Credit Card Information.** To enable payment for goods and services, we collect and store billing and credit card information. This information will only be shared with third parties

who perform tasks required to complete the purchase transaction. Examples of this include fulfilling orders and processing credit cards.

Social Networking Services. You may be given the option to link your account on a third party social networking service. In that case, the authentication of your login credentials are conducted through that third party service provider. When you link your social networking accounts with Applications or engage with Applications thorough third party social media platforms, you understand that you may be allowing us ongoing access to certain information stored on those social networking media platforms. In addition, as you interact with the Applications, you may also be providing information about your activities to the third-party social networking services. You should make sure that you are comfortable with the information your third party social networking services may make available to us by visiting those services' privacy policies and/or modifying your privacy settings directly with those services. We reserve the right to use, transfer, assign, sell, share and provide access to all information that we receive through third party social networking services in the same ways described in this Privacy Policy. You agree that we shall not be liable for the use by social networking services of any information.

**Job Applications.** When applying for select job postings via the Applications, you may elect to send us your resume or other relevant information online. Personal information collected in association with job postings will be used for the purpose of accepting and evaluating candidate submissions for job postings.

## (b) Information Collected As You Access and Use the Applications

In addition to any personal information or other information that you choose to submit to us, we and our third-party service providers and advertisers on the Applications may use a variety of technologies (including cookies, flash cookies, web beacons/GIFs, embedded scripts) ("Tracking Technologies") that automatically (or passively) collect certain information whenever you visit or interact with the Applications ("Usage Information"). This Usage Information may include the browser that you are using, the URL that referred you to our Applications and all of the areas within our Applications that you visit, among other information. We may use Usage Information for a variety of purposes. In addition, we collect your IP address or other unique identifier ("Device Identifier") for your computer or other device used to access the Applications (any, a "Device"). A Device Identifier is a number that is automatically assigned to your Device used to access the Applications, and our computers identify your Device by its Device Identifier. If you accessed content through an email account, a third-party provider may make a "hash" of your email address, which is a bit of text that uniquely identifies the email address but is designed to prevent reverse engineering so that the email address is not revealed ("Hash").

Information gathered from your use of the Applications may be combined with information from third party sources to identify your location by state and region ("Region Location"). More specific information about your geographic location may be collected for certain Applications ("Geolocation"), as more clearly spelled out in this policy.

A few of the Tracking Technologies that may be used to collect Usage Information include, without limitation, the following:

Cookies. A cookie is a data file placed on a Device when it is used to visit the Applications. We use cookies to collect information for record keeping purposes, to make it easier to navigate the Applications and for other purposes, as described further in this Privacy Policy. Cookies are stored on users' hard drives. We use both "session ID cookies" and "persistent cookies." Session ID cookies are used to store information while a user is logged into the Applications and expire when the user closes his/her browser. Persistent cookies are used to make tasks like logging into the Applications easier for returning users by remembering a user's login information. Persistent cookies stay on a user's hard drive from one session to the next. "Flash cookies," known as local shared objects, are data files placed on a Device via the Adobe Flash plug-in that may be built-in to or downloaded by you to your Device to personalize your visit. Our third-party service providers also may use Flash cookies to collect and store information. Flash cookies are different from standard browser cookies because of the amount of, type of, and how data is stored. Cookies may be used for many purposes, including, without limitation, remembering you and your preferences and tracking your visits to our web pages. You can choose to have your computer warn you each time a persistent or session cookie is being sent, or you can choose to turn off such cookies through your browser settings. Each browser is a little different, so look at your browser Help menu to learn the correct way to modify your cookies. However, cookie management tools provided by your browser will not remove Flash cookies. To learn how to manage privacy and storage settings for Flash cookies, please www.macromedia.com/support/documentation/en/flashplayer/help/settings manager.html. If you choose to disable cookies on your Device, some features of the Applications may not function properly.

Web Beacons. Small graphic images or other web programming code called web beacons (also known as "1x1 GIFs" or "clear GIFs") may be included in our web pages and messages. Web beacons may be invisible to you, but any electronic image or other web programming code inserted into a web page or e-mail can act as a web beacon. Web beacons or similar technologies may be used for a number of purposes, including, without limitation, to count visitors to the Applications, to monitor how users navigate the Applications, to count how many e-mails that were sent were actually opened or to count how many particular articles or links were actually viewed

**Embedded Scripts.** An embedded script is programming code that is designed to collect information about your interactions with the Applications, such as the links you click on. The code is temporarily downloaded onto your Device from our web server or a third party service provider, is active only while you are connected to the Applications, and is deactivated or deleted thereafter.

HTML5. We use HTML5 in the Bitcoin Wolf mobile website and certain mobile applications for the iphone or ipad (and any other Apple iOS device). HTML5 has browser web storage that does not rely on traditional browser cookies. Like Flash cookies, HTML5 cookies are not stored in a browser "cookies" file and, like Flash cookies, can be used to track users across websites. To our knowledge there is currently no known way for a user of a mobile device to remove HTML5 tracking and storage.

**Geolocation Applications.** For certain of the mobile Applications, we may, and may enable a third party such as an advertiser to, ask you if you wish us to collect your geolocation in order provide you with information about goods and services within your geographic location. If you

agree to have your geolocation collected, we and the third party, if applicable, will maintain information about your geolocation to facilitate your searching or implement other functionality in the Applications, such as to serve targeted advertising. In addition, when you have geolocation software running on your mobile phone, computer or other Device, we may collect that information as controlled by your privacy settings on those Devices.

## (c) Information You Provide About a Third Party

If you send someone else a communication from the Applications, such as sending an invitation to a friend, the information you provide (names, e-mail addresses, etc.) is used to facilitate the communication and is not used for any other marketing purpose unless we obtain consent from that person or we explicitly say otherwise. If that person becomes a subscriber to our magazine or newsletter, his/her information will be treated in the same manner as all other subscribers. Please be aware that when you use any send-to-a-friend functionality on our Applications, your e-mail address may be included in the communication sent to your friend.

#### (d) Information We Collect from Third Parties

We may acquire information from other trusted sources to update or supplement the information that you provided or we collected automatically, such as information to validate or update your address or other demographic information and lifestyle information. We use this information to help us maintain the accuracy of the information we collect, to target our communications so that we can inform you of products, services and offers that may be of interest, and for internal business analysis or other business purposes. We may also acquire information from other sources about your visits over time and across other third-party web sites, in order to serve more targeted advertising to you on the Applications.

### 2. How We Use and Share the Information Collected

## (a) Provide, Manage and Improve our Services

We use the information that we collect and obtain to provide our goods and services, to administer the Applications and Services and for other lawful business purposes.

We may provide access to information, including personal information, to certain vendors that are performing services on our behalf, including fulfilling purchase orders, managing our email lists and sending email messages on our behalf, processing payments, providing customer support and performing other administrative services. These service providers are provided access to this information only for the purpose of carrying out the services on our behalf.

We may also use the information that we collect and obtain about you to measure and improve our Services, to customize certain features of the Applications, to deliver relevant content and to provide you with an enhanced experience based on the type of device you are using. We also use the information collected to serve advertising on the Applications that we believe is most likely to be of interest to you.

#### (b) Transactional Communications.

We may send you notices from time to time relating to your account, your purchases, and other products and services you have requested or in which you are currently enrolled. These may include order confirmations, renewal notices, invoices or customer service notifications. We may also send you service-related announcements when it is necessary to do so; for instance, if our

service is temporarily suspended for maintenance, or the delivery of a product is delayed or there is some service issue with something you may have ordered.

#### (c) Email Newsletters.

We may send you our email newsletter(s). If you wish to unsubscribe from our email newsletter(s), simply follow the unsubscribe instructions at the bottom of the email newsletter.

## (d) Email Marketing Offers.

We may send you promotional emails regarding special offers about our products and services or on behalf of third party marketing partners who we think can offer services and products of interest to you. We may also share your name and email address and certain other information, such as when you first subscribed, with reputable companies that provide marketing offers through email. If you do not want us to send you emails regarding special promotions or offers or share your Personal Information with other companies so that they can send you email offers, simply follow the unsubscribe instructions that are located at the bottom of those emails. Please note that even if you opt out of receiving promotional e-mails, we may continue to send you electronic service notifications that are related to your account(s) and other products and services you have requested or in which you are currently enrolled.

## (e) Direct Mail Marketing Offers.

We may send you offers through direct mail that we feel might be of interest to you and/or share your name and mailing address and certain other information, such as when you first subscribed, with reputable companies that provide marketing offers through direct mail. If you do not want us to send you any offers from third parties through direct mail or share your Personal Information with other companies so that they can send you direct mail offers about their products and services, please write to us at the street address set forth at the end of this document or click <a href="here">here</a>. Please note that even if you opt out of receiving promotional direct mail offers, we may continue to send you service notifications by direct mail that are related to your account(s) and other products and services you have requested or in which you are currently enrolled.

#### (f) User Surveys.

We may collect Personal Information from you in connection with voluntary surveys about your readership of our publication, your household/personal characteristics and your purchase behavior. The information you provide in response to optional survey questions will only be shared in the aggregate with advertisers and partners unless we notify you otherwise at the time of collection. You may always elect not to receive any surveys from us by following the unsubscribe instructions located at the bottom of any survey.

# (g) Use of Tracking Technologies (e.g., Cookies) by Third Party Service Providers; Advertising

We may work with third parties to provide services on the Applications. For example, we use analytics services supported by third-party companies to perform analytics and track trends. We work with other third parties to provide certain functionalities on the Applications and to improve the effectiveness of the Applications and its content. Those third-party companies may use Tracking Technologies to collect and store information about you and your usage of the

Applications and may combine this information with information they collect from other sources.

If you access the Applications through a mobile device or app, we may also share your information with mobile carriers, operating systems and platforms.

We may use Tracking Technologies to collect information about your usage of the Applications to deliver ads that are relevant to you. We may use information about your visits over time and across the Applications and other third party web sites, as well as information received from other sources, in order to serve more targeted advertising to you on the Applications.

To provide ads on the Applications, we use a variety of third-party advertising service providers, including networks, data exchanges, ad servers, analytics providers and others. These third parties may use technology to send, directly to your Device, the advertisements and links that appear on the Applications. They automatically receive your Device Identifier when this happens. Their tools may also limit the number of times you see the same ad on an Applications and help measure the effectiveness of advertising campaigns. The third-party service providers, as well as the advertisers themselves, may collect and use information about your visits over time and across the Applications and other third-party web sites, as well as information received from other sources, in order to serve more targeted advertising to you on the Applications. Third parties may also use information gathered from your usage of the Applications to serve targeted advertisements to you on third party websites and applications. Google is one of the companies that we use to serve advertising and perform analytics on some of the Applications. We and third-party vendors, including Google, use first-party cookies (such as the Google Analytics cookie) and third-party cookies (such as the DoubleClick cookie) together to help implement the above uses of your information. We also use Google Analytics along with audience data (such as age, gender and interests of users) to help understand users' visits to the Applications and to optimize the content that we serve to users.

To learn about Google Analytics' currently available opt-outs for the Web, click <a href="here">here</a>. To learn more about how Google use cookies in advertising, you can visit the Google ad and content network privacy policy located <a href="here">here</a>. You can opt out of receiving interest-based Google Ads, or customize the Ads Google shows you, by clicking <a href="here">here</a>.

We do not control Tracking Technologies used by third parties, and their use may be governed by the privacy policies of the third parties employing the Tracking Technologies. You should consult the respective privacy policies of these third parties to see your options for opting out of their use of such devices. If you would like more information regarding which third party companies we use to provide advertising and other services and who may be serving cookies or using other Tracking Technologies on the Applications, please click here.

#### (h) Browser Do Not Track Signals

Some third party browsers provide "do not track" machine readable signals for websites which are automatically applied by default and therefore do not necessarily reflect our visitor's choice as to whether they wish to receive advertisements tailored to their interests. As a result we do not respond to these signals.

#### (i) Co-branded Areas.

Certain areas of the Applications may be provided to you in association with third parties, such as retailers, sponsors or advertisers ("Co-Branded Areas"), and may request that you disclose Personal Information. Such Co-Branded Areas will identify the third party. If you elect to register for or purchase products and/or services at Co-Branded Areas, you may be providing your information to both us and the third party. Your personal information will be subject to this Privacy Policy as well as the privacy policy and practices of such third party. We are not responsible for the privacy policy or practices of such third party. You should consult the respective privacy policies of those third parties to learn more about their privacy practices.

## (j) Sweepstakes, Contests and Promotions.

We may offer sweepstakes, contests, and other promotions (any, a "**Promotion**") that may require registration. By participating in a Promotion, you are agreeing to official rules that govern that Promotion. If you choose to enter a Promotion, Personal Information may be used and disclosed as set forth in this Privacy Policy, as well as in connection with the administration of such Promotion and as required by law or permitted by the Promotion's official rules.

#### (k) Administrative and Legal Reasons.

We may access, use, preserve, transfer and disclose your information (including Personal Information), including disclosure to third parties: (i) to satisfy any applicable law, regulation, subpoenas, governmental requests or legal process if in our good faith opinion such is required or permitted by law; (ii) to protect and/or defend the Applications' Terms & Conditions or other policies applicable to the our Services, including investigation of potential violations thereof; (iii) to protect the safety, rights, property or security of the Applications or any third party; and/or (iv) to detect, prevent or otherwise address fraud, security or technical issues. Further, we may use Device Identifiers and other information to identify users, and may do so in cooperation with third parties such as copyright owners, internet service providers, wireless service providers and/or law enforcement agencies, including disclosing such information to third parties, all in our discretion. Such disclosures may be carried out without notice to you.

#### (1) Sale or Transfer of Business or Assets.

We may share your information, including your Personal Information and Usage Information with our parent, subsidiaries and affiliates for internal business purposes. In addition, in the event that we, or any of our businesses, are sold or disposed of as a going concern, whether by merger, sale of assets or otherwise, or in the event of an insolvency, bankruptcy or receivership, Personal Information may be one of the assets sold or merged in connection with that transaction. Information about our visitors and registered users may also need to be disclosed in connection with a commercial transaction where we or any one of our businesses are seeking financing, investment, support or funding. In such transactions, use of such information will be subject to the rights and obligations as described in this Privacy Policy.

# 3. Information You Disclose Publicly

The Applications may permit you to submit photographs, user profiles, writings, music, video, questions, comments or other content, which may include Personal Information (collectively, "User Content"). We or others may reproduce, publish, distribute or otherwise use User Content in any media or format (currently existing or hereafter developed). Others may have access to this User Content and may have the ability to share it with third parties. Please think carefully

before deciding what information you share, including Personal Information, in connection with your User Content. Please note that we do not control who will have access to the information that you choose to make public, and cannot ensure that parties who have access to such publicly available information will respect your privacy or keep it secure. This Privacy Policy does not apply to any information that you disclose publicly, share with others or otherwise upload onto the Applications. We are not responsible for the accuracy, use or misuse of any content or information that you disclose or receive through the Applications. For the full terms and conditions regarding User Content you submit to the Applications, please review our <u>Terms & Conditions</u>.

## 4. Third Party Content and Links To Third Party Sites

The Applications may contain content that is supplied by a third party, and those third parties may collect Applications usage information and your Device Identifier when web pages from the Applications are served to your browser. In addition, when you are on the Applications you may be directed to other web sites that are operated and controlled by third parties that we do not control. We are not responsible for the privacy practices employed by any of these third parties or third-party web sites. For example, if you "click" on a banner advertisement, the "click" may take you off the Applications onto a different web site. These other web sites may send their own cookies to you, independently collect data or solicit Personal Information and may or may not have their own published privacy policies. We encourage you to note when you leave our Applications and to read the privacy statements of all third party web sites before submitting any Personal Information to those sites.

# 5. Consent to Transfer Information To The United States

The Applications are operated in the United States and is intended for users located in the United States. If you are located anywhere outside of the United States, please be aware that information we collect, including Personal Information, will be transferred to, processed and stored in the United States. The data protection laws in the United States may differ from those of the country in which you are located, and your Personal Information may be subject to access requests from governments, courts, or law enforcement in the United States according to the laws of the United States. By using the Applications or providing us with any information, you consent to the transfer, processing and storage of your information in the United States. You are also consenting to the application of United States federal and Florida state law in all matters concerning the Applications and this Privacy Policy.

# 6. Children's Privacy

The Applications are for general audiences and is not intended for use by children. We do not knowingly collect any Personal Information from children younger than the age of thirteen (13), and we will delete any Personal Information collected that we later determine to be from a user younger than the age of thirteen (13). If you believe a child under the age of thirteen (13) has disclosed Personal Information to us, please write to us at the street address provided in the "Contact Us" section set forth at the end of this Privacy Policy.

# 7. Security

We have incorporated safeguards to help prevent the loss, misuse and alteration of information under our control. However, no data transmission over the Internet, wireless transmission or electronic storage of information can be guaranteed to be 100% secure and we cannot anticipate all potential misuse of data over the Internet. Please note that we cannot ensure the security of any information you transmit to us, and your use of the Applications indicates that you are willing to assume this risk.

# 8. Changes to the Privacy Policy

We reserve the right to change this Privacy Policy at any time without notice to you. Any changes will be effective immediately upon the posting of the revised Privacy Policy.

## 9. Disputes; No Rights of Third Parties.

If you choose to access the Applications or use any of our Services, any dispute over privacy is subject to our Terms & Conditions, including limitations on damages, resolution of disputes, and application of the laws of the United States, and the State of Florida. This Privacy Policy does not create rights enforceable by third parties.

# 10. Contact Us: Privacy Policy Coordinator.

If you have any questions or concerns about any aspect of this policy, please contact our privacy policy coordinator at the address set forth below.

bitcoinwolf.com	
Email:	hello@bitcoinwolf.com