

Privacy Policy

Last updated: August 9, 2021

Scope of this Privacy Policy

This Privacy Policy describes Urban TV's ("Urban TV," "us," or "we") policies and procedures on the collection, use, and disclosure of our viewers' ("you") Personal Data, as defined below, when you use our streaming services and website (collectively, the "Service"), and explains your privacy rights and how the law protects you.

Information may be collected from you directly through the Service, in online communications with you (e.g., email communications), and indirectly by third party Service Providers, as described in more detail below. We do not directly collect, keep, or use your Personal Data except where specifically provided by you (e.g., filling in your name and email address to subscribe to our newsletter), or to respond to your inquiries through our Contact Us or for tech support. We use your Personal Data to provide and improve the Service, the ads targeted to you, and the services that we provide to you. As for third party Service Providers who collect Personal Data from you, these could include our website hosting service or a platform such as ROKU, AMAZON, APPLETV, or any platform that carries our Service and requires that you register for an account; or (ii) Third-Party Social Media Services that you use to access our Service, such as Facebook, Instagram and Twitter; (iii) third party Advertisers who serve ads to the Service; or (iv) Third Party Payment Processors. We do not have access to the information collected by any of the foregoing third parties, except in an aggregated form that does not identify you to us. For example, the third party may report to us the percentage of female vs. male viewers or the percentage of people within a certain age range. We do not have access to the individual Personal Data collected by such third parties. We recommend that you review the Terms of Service and Privacy Policy of any such third parties in order to understand how they collect, store, and use your Personal Data.

By using the Service, you agree to the collection and use of information in accordance with this Privacy Policy.

Collecting and Using Your Personal Data

Types of Data Collected

We collect two basic types of information – personal information (as defined in this policy) and anonymous information (as defined in this policy) – and we may use personal and anonymous information to create a third type of information, aggregate information (also defined in this policy).

Personal Data

While using our Service, we may ask you to provide us with certain Personal Data in order to contact or identify you. This information is only collected if you choose to provide it, e.g., if you subscribe to our newsletter or purchase something through our Service. By filling out the subscription form or contacting us, you are giving us consent to use your personal information for the purpose it was submitted. If you would like to opt out, please simply email us or unsubscribe and we will delete your information. Personal Data may include, but is not limited to:

- Email address
- First name and last name
- Phone number
- Address, State, Province, ZIP/Postal code, City
- Payment information in order to pay for products and/or services within the Service*.
- Usage Data

*Payments are collected through a third party payment processing service (e.g. Paypal or a credit card processing service). We do not directly collect, store or use your payment information.

Usage Data

Usage Data is collected automatically when using the Service.

Usage Data may include information such as your Device's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When you access the Service by or through a mobile device, we may collect certain information automatically, including, but not limited to, the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

We may also collect information that your browser sends whenever you visit our Service or when you access the Service by or through a mobile device.

Information from Third-Party Social Media Services

The Company does not presently require or allow you to create an account and log in to use the Service through a Third-party Social Media Services such as:

- Google
- Facebook
- Twitter

However, if the Company does create an optional log in through a Social Media Service, and if you decide to register through or otherwise grant us access to a Third-Party Social Media Service, we may collect Personal data that is already associated with your Third-Party Social Media Service's account, such as your name, your email address, your activities or your contact list associated with that account.

You may also have the option of sharing additional information with the Company through your Third-Party Social Media Service's account. If you choose to provide such information and Personal Data, during registration or otherwise, you are giving the Company permission to use, share, and store it in a manner consistent with this Privacy Policy.

Aggregate Data

We may generate aggregate, non-identifying information about how our Services are used.

Tracking Technologies and Cookies

We use cookies, which are small files that are placed on your device to identify your device and browser, and similar tracking technologies to track activity on our Service and store certain information. Tracking technologies may include beacons, tags, and scripts to collect and track information and to improve and analyze our Service.

You can set your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you delete or disable necessary cookies, you may not be able to use some parts of our Service.

Cookies can be "Persistent" or "Session" cookies. Persistent cookies remain on your personal computer or mobile device when you go offline, while Session cookies are deleted as soon as you close your web browser. You can learn more about cookies by visiting: All About Cookies.

We use both session and persistent cookies to provide you with services available through the website and enable you to use its features. These cookies remember your preferences on our Service and provide you with a more personal experience.

Third-parties may use persistent cookies in order to track Website traffic and your browsing habits in order to show advertising that is more likely to be of interest to you.

Use of Your Personal Data

The Company may use Personal Data for the following purposes:

- To provide and maintain our Service, including to monitor the usage of our Service.
- **To manage your Account:** to manage your registration as a user of the Service, if applicable. The Personal Data you provide can give you access to different functions of the Service that are available to you as a registered user.
- **For the performance of a contract:** the development, compliance and undertaking of the purchase contract for the products, items or services you have purchased or of any other contract with us through the Service.
- **To contact you** by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as a mobile application's push notifications regarding updates or informative communications related to the functionalities, products or contracted services, including the security updates, when necessary or reasonable for their implementation.
- **To provide you** with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information.
- To manage your requests and inquiries to us.

We may share your personal information in the following situations:

- With Service Providers: We may share your personal information with Service Providers to monitor and analyze the use of our Service, to show advertisements to you to help support and maintain our Service, for payment processing, or to contact you.
- **For Business transfers:** We may share or transfer your personal information in connection with, or during negotiations of, any merger, sale of Company assets, financing, or acquisition of all or a portion of our business to another company.
- With Affiliates: We may share your information with our affiliates, in which case we will require those affiliates to honor this Privacy Policy. Affiliates include our parent company and any other subsidiaries, joint

venture partners or other companies that we control, that control us, or that are under common management or control with us.

- With Business partners: We may share your information with our business partners to offer you certain products, services or promotions.
- With other users: when you share personal information or otherwise interact in public areas with other users, such information may be viewed by all users and may be publicly distributed outside. If you interact with us or other users, or register, through a Third-Party Social Media Service, your contacts on the Third-Party Social Media Service may see your name, profile, pictures and description of your activity. Similarly, other users will be able to view descriptions of your activity, communicate with you and view your profile.

Retention of Your Personal Data

The Company will retain your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

The Company will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of Our Service, or if we are legally obligated to retain this data for longer time periods.

We will retain your personal information for the length of time needed to fulfill the purposes outlined in this Privacy Policy unless a longer retention period is required or permitted by law.

Transfer of Your Personal Data

Your information, including Personal Data, is processed at the Company's operating offices and in any other places where the parties involved in the processing are located. It means that this information may be transferred to, and maintained on, computers or servers located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ than those from your jurisdiction.

Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

The Company will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and that no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your Personal Data and other personal information.

Wherever your personal information is transferred, stored or processed by us, we will take reasonable steps to safeguard the privacy of your personal information.

Disclosure of Your Personal Data

Business Transactions

If the Company is involved in a merger, acquisition or asset sale, your Personal Data may be transferred. In that case, your Personal Data will remain subject to our Privacy Policy until you are given notice that a different Privacy Policy will apply.

Law enforcement

Under certain circumstances, the Company may disclose your Personal Data to law enforcement or government, quasi-governmental, or other regulatory agencies, either as required by law, in response to valid requests by public authorities (e.g. a court or a government agency), or because we have a reasonable good faith belief that such disclosure is necessary to prevent injury, harm or damage to person or property, or to prevent or deter illegal or potentially harmful acts or omissions, or other violations of law.

Other legal requirements

The Company may disclose your Personal Data in the good faith belief that such action is necessary to:

- Comply with a legal obligation
- Protect and defend the rights or property of the Company
- Prevent or investigate possible wrongdoing in connection with the Service
- Protect the personal safety of Users of the Service or the public
- Protect against legal liability.

Security of Your Personal Data

The security of your Personal Data is important to us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect Your Personal Data, we cannot guarantee its absolute security.

To help protect yourself and your information, please use a strong password for any password protected areas, do not reuse your password with our Service that you use with other accounts or services, and protect your usernames and passwords to prevent others from accessing your account.

Detailed Information on the Processing of Your Personal Data

Service Providers have access to your Personal Data to perform their tasks on our behalf and in general, are obligated not to disclose or use it for any other purpose. Please review the terms of service and privacy policies of any such Service Providers for more information about their policies and practices.

Analytics

We may use third-party Service providers to monitor and analyze the use of our Service.

Google. We use Google Analytics, a service provided by Google, Inc. ("**Google**"), to gather information about how users engage with our Service. For more information about Google Analytics, please visit <u>https://policies.google.com/technologies/partner-sites</u>. You can opt out of Google's collection and processing of data generated by your use of the Services by going to <u>https://tools.google.com/dlpage/gaoptout</u>.

Advertising

We may use Service providers to show advertisements to you to help support and maintain our Service.

Google AdSense & DoubleClick Cookie

Google, as a third party vendor, uses cookies to serve ads on our Service. Google's use of the DoubleClick cookie enables it and its partners to serve ads to our users based on their visit to our Service or other websites on the Internet.

You may opt out of the use of the DoubleClick Cookie for interest-based advertising by visiting the Google Ads Settings web page: http://www.google.com/ads/preferences/

AdMob by Google

AdMob by Google is provided by Google Inc.

You can opt-out from the AdMob by Google service by following the instructions described by Google: https://support.google.com/ads/answer/2662922?hl=en

For more information on how Google uses the collected information, please visit the "How Google uses data when you use our partners' sites or app" page: https://policies.google.com/technologies/partner-sites or visit the Privacy Policy of Google: https://policies.google.com/privacy

Email Marketing

We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt-out of receiving any, or all, of these communications from us by following the unsubscribe link or instructions provided in any email we send or by contacting us.

We may use Email Marketing Service Providers to manage and send emails

Mailchimp

Mailchimp is an email marketing sending service provided by The Rocket Science Group LLC. For more information on the privacy practices of Mailchimp, please visit their Privacy policy: https://mailchimp.com/legal/privacy/

Payments

We may provide products and/or services for purchase within the Service. In that case, we may use third-party services for payment processing (e.g. payment processors).

We will not store or collect your payment card details. That information is provided directly to our third-party payment processors whose use of your personal information is governed by their Privacy Policy.

PayPal

Their Privacy Policy can be viewed at https://www.paypal.com/webapps/mpp/ua/privacy-full

GDPR Privacy

Legal Basis for Processing Personal Data under GDPR

If you are located within the European Economic Area ("EEA") or otherwise subject to its jurisdiction, the following will apply to you. If you are within the United Kingdom, this will also apply to you until further clarification is provided under Brexit. We may process your Personal Data under the following conditions:

- Consent: You have given your consent for processing Personal Data for one or more specific purposes.
- **Performance of a contract:** Provision of Personal Data is necessary for the performance of an agreement with you and/or for any pre-contractual obligations thereof.
- **Legal obligations:** Processing Personal Data is necessary for compliance with a legal obligation to which the Company is subject.

- **Vital interests:** Processing Personal Data is necessary in order to protect your vital interests or of another natural person.
- **Public interests:** Processing Personal Data is related to a task that is carried out in the public interest or in the exercise of official authority vested in the Company.
- **Legitimate interests:** Processing Personal Data is necessary for the purposes of the legitimate interests pursued by the Company.

In any case, the Company will endeavor to clarify the specific legal basis that applies to the processing, and in particular whether the provision of Personal Data is a statutory or contractual requirement, or a requirement necessary to enter into a contract.

Your Rights under the GDPR

The Company undertakes to respect the confidentiality of your Personal Data and to guarantee you can exercise your rights.

You have the right under this Privacy Policy, and by law if you are within the EU, to:

- **Request access to your Personal Data.** The right to access, update or delete the information we have on you. Whenever made possible, you can access, update or request deletion of your Personal Data directly within your account settings section. If you are unable to perform these actions yourself, please contact us to assist you. This also enables you to receive a copy of the Personal Data we hold about you.
- **Request correction of the Personal Data that we hold about you.** You have the right to have any incomplete or inaccurate information we hold about you corrected.
- **Object to processing of your Personal Data.** This right exists where we are relying on a legitimate interest as the legal basis for our processing and there is something about your particular situation, which makes you want to object to our processing of your Personal Data on this ground. You also have the right to object where we are processing your Personal Data for direct marketing purposes.
- **Request erasure of your Personal Data.** You have the right to ask us to delete or remove Personal Data when there is no good reason for us to continue processing it.
- **Request the transfer of your Personal Data.** We will provide to you, or to a third-party you have chosen, your Personal Data in a structured, commonly used, machine-readable format. Please note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
- **Withdraw your consent.** You have the right to withdraw your consent on using your Personal Data. If you withdraw your consent, we may not be able to provide you with access to the Service.

Exercising of Your GDPR Data Protection Rights

You may exercise your rights of access, rectification, cancellation and opposition by contacting us. Please note that we may ask you to verify your identity before responding to such requests. If you make a request, we will try our best to respond to you as soon as possible.

You have the right to complain to a Data Protection Authority about Our collection and use of your Personal Data. For more information, if you are in the EEA, please contact your local data protection authority in the EEA.

Facebook Fan Page

Data Controller for the Facebook Fan Page

The Company is the Data Controller of your Personal Data collected while using the Service. As operator of the Facebook Fan Page facebook.com/ukwmedia, the Company and the operator of the social network Facebook are Joint Controllers.

The Company has entered into agreements with Facebook that define the terms for use of the Facebook Fan Page, among other things. These terms are mostly based on the Facebook Terms of Service: https://www.facebook.com/terms.php

Visit the Facebook Privacy Policy https://www.facebook.com/policy.php for more information about how Facebook manages Personal data or contact Facebook online, or by mail: Facebook, Inc. ATTN, Privacy Operations, 1601 Willow Road, Menlo Park, CA 94025, United States.

Facebook Insights

We use the Facebook Insights function in connection with the operation of the Facebook Fan Page and on the basis of the GDPR, in order to obtain anonymized statistical data about Our users.

For this purpose, Facebook places a Cookie on the device of the user visiting Our Facebook Fan Page. Each Cookie contains a unique identifier code and remains active for a period of two years, except when it is deleted before the end of this period.

Facebook receives, records and processes the information stored in the Cookie, especially when the user visits the Facebook services, services that are provided by other members of the Facebook Fan Page and services by other companies that use Facebook services.

For more information on the privacy practices of Facebook, please visit Facebook Privacy Policy here: https://www.facebook.com/full_data_use_policy

CCPA Privacy

Your Rights under the CCPA

The CCPA provides residents of California with the following rights:

- **The right to notice.** You must be properly notified which categories of Personal Data are being collected and the purposes for which the Personal Data is being used.
- The right to access / the right to request. The CCPA permits you to request and obtain, up to two times each year, from the Company information regarding the disclosure of your Personal Data that has been collected in the past 12 months by the Company or its subsidiaries to a third-party for the third party's direct marketing purposes.
- The right to say no to the sale of Personal Data. You also have the right to ask the Company not to sell your Personal Data to third parties. You can submit such a request by visiting our "Do Not Sell My Personal Information" section or web page.

- **The right to know about your Personal Data.** You have the right to request and obtain from the Company information regarding the disclosure of the following:
 - The categories of Personal Data collected
 - The sources from which the Personal Data was collected
 - The business or commercial purpose for collecting or selling the Personal Data
 - Categories of third parties with whom we share Personal Data
 - The specific pieces of Personal Data we collected about you
- **The right to delete Personal Data.** You also have the right to request the deletion of your Personal Data that has been collected in the past 12 months.
- **The right not to be discriminated against.** You have the right not to be discriminated against for exercising any of your Consumer's rights, including by:
 - Denying goods or services to you
 - Charging different prices or rates for goods or services, including the use of discounts or other benefits or imposing penalties
 - Providing a different level or quality of goods or services to you
 - Suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services.

Exercising Your CCPA Data Protection Rights

The CCPA applies to businesses around the world if they exceed one of the following thresholds:

- annual gross revenues of \$25 million;
- annually buy, sell, receive, or share for commercial purposes the personal information of 50,000 or more consumers, households, or devices; or
- derive 50 percent or more of its annual revenues from selling consumers' personal information.

While the Company is presently exempt from the CCPA, we will endeavor to respect any request you make to opt out, unsubscribe, or request deletion of your Personal Data. The Company will disclose and deliver the required information free of charge within 45 days of receiving your verifiable request. The time period to provide the required information may be extended once by an additional 45 days when reasonably necessary and with prior notice.

Do Not Sell My Personal Information

We do not sell personal information. However, the Service Providers we partner with (for example, our advertising partners) may use technology on the Service that "sells" personal information as defined by the CCPA law.

If you wish to opt out of the use of your personal information for interest-based advertising purposes and these potential sales as defined under CCPA law, you may do so by following the instructions below.

Please note that any opt out is specific to the browser you use. You may need to opt out on every browser that you use.

Website

You can opt out of receiving ads that are personalized as served by our Service Providers by contacting us at utvdeliveries@gmail.com and requesting that your Personal Data be deleted from our Service or following our instructions presented on the Service for opting out of "Cookie Consent". Mobile Devices

Your mobile device may give you the ability to opt out of the use of information about the apps you use in order to serve you ads that are targeted to your interests:

- "Opt out of Interest-Based Ads" or "Opt out of Ads Personalization" on Android devices
- "Limit Ad Tracking" on iOS devices

You can also stop the collection of location information from your mobile device by changing the preferences on your mobile device.

"Do Not Track" Policy as Required by California Online Privacy Protection Act (CalOPPA)

Our Service does not respond to Do Not Track signals.

However, some third party websites do keep track of your browsing activities. If you are visiting such websites, you can set your preferences in your web browser to inform websites that you do not want to be tracked. You can enable or disable DNT by visiting the preferences or settings page of your web browser.

Your California Privacy Rights (California's Shine the Light law)

Under California Civil Code Section 1798 (California's Shine the Light law), California residents with an established business relationship with us can request information once a year, free of charge, about sharing their Personal Data with third parties for the third parties' direct marketing purposes.

If you would like to request more information under the California Shine the Light law, and if you are a California resident, you can contact us using the contact information provided below.

California Privacy Rights for Minor Users (California Business and Professions Code Section 22581)

California Business and Professions Code section 22581 allow California residents under the age of 18 who are registered users of online sites, services or applications to request and obtain removal of content or information they have publicly posted.

To request removal of such data, and if you are a California resident, you can contact us using the contact information provided below, and include the email address associated with your account.

Be aware that your request does not guarantee complete or comprehensive removal of content or information posted online and that the law may not permit or require removal in certain circumstances.

We do not collect information from children under the age of 13 years. Links to Other Websites

Our Service may contain links to other websites that are not operated by us. If you click on a third party link, you will be directed to that third party's site. We encourage you to review the Privacy Policy of every site you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any third party sites or services.

Changes to this Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any material changes by posting the new Privacy Policy. We will let you know via email at the last known email in our records, and/or by a notice on our Service, or by other means that may be permitted by law, prior to the change becoming effective and update the "Last updated" date at the top of this Privacy Policy. Where required by applicable law, we will obtain your consent to the changes. Changes to this Privacy Policy are effective when they are posted on this page. We encourage you to read the new Privacy Policy, and if you do not agree with its terms, please do not use the Service.

Contact Us

If you have any questions about this Privacy Policy, you can contact us:

By email: utvdeliveries@gmail.com

Interpretation and Definitions

Interpretation

The words of which the initial letter is capitalized have meanings defined under the following conditions. The following definitions shall have the same meaning regardless of whether they appear in singular or in plural.

Definitions

For the purposes of this Privacy Policy:

You

Under GDPR (General Data Protection Regulation), you can be referred to as the Data Subject or as the User as you are the individual using the Service.

Company (referred to as either "the Company", "We", "Us" or "Our" in this Agreement) refers to Urban TV, located at 5555 Melrose Ave/ Dreier 211 Hollywood, CA 90038.

For the purpose of the GDPR, the Company is the Data Controller.

Application means the software program used to access, distribute and operate the Urban TV streaming service on a platform or electronic device.

Account means a unique account created for you to access our Service or parts of our Service.

Website refers to the Urban TV website, www.urbantv.com.

Service refers to the Application or the Website or both.

Service Provider means any natural or legal person who processes data on behalf of the Company. It refers to third-party companies or individuals employed by the Company to facilitate the Service, to provide the Service on behalf of the Company, to perform services related to the Service or to assist the Company in analyzing how the Service is used. For the purpose of the GDPR, Service Providers are considered Data Processors.

Third-party Social Media Service refers to any website or any social network website through which a User can log in or create an account to use the Service.

Facebook Fan Page is a public profile named Urban TV specifically created by the Company on the Facebook social network, accessible from facebook.com/urbantv

Personal Data is any personal information that relates to an identified or identifiable individual, as defined by applicable law.

For purposes of GDPR, Personal Data means any information relating to you such as a name, an identification number, location data, online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity.

For purposes of the CCPA, Personal Data means any information that identifies or could reasonably be linked with you, including a real name, alias, postal address, unique personal identifier, online identifier, internet protocol address, e-mail address, account name or other similar identifiers; characteristics of protected classifications under California or federal law; commercial information, including records of personal property; products or services purchased, obtained, or considered; or other purchasing or consuming histories or tendencies; biometric information; internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an internet web site, application, or advertisement; geolocation data; audio, electronic, visual, thermal, olfactory, or similar information; professional or employment-related information; education information; inferences drawn from any of the information collected to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, preferences, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes. Specifically excluded from the definition of "personal information" is any information publicly available, meaning any information that is lawfully made available from state, federal, or local government records.

Cookies are small files that are placed on your computer, mobile device or any other device by a website, containing the details of your browsing history on that website among its many uses.

Device means any device that can access the Service such as a computer, a cellphone or a digital tablet. **Usage Data** refers to data collected automatically, either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit). **Data Controller**, for the purposes of the GDPR (General Data Protection Regulation), refers to the Company as the legal person which alone or jointly with others determines the purposes and means of the processing of Personal Data.

Business, for the purpose of the CCPA (California Consumer Privacy Act), refers to the Company as the legal entity that collects Consumers' personal information and determines the purposes and means of the processing of Consumers' personal information, or on behalf of which such information is collected and that alone, or jointly with others, determines the purposes and means of the processing of consumers' personal information is collected and that alone, or jointly with others, determines the purposes and means of the processing of consumers' personal information.

Consumer, for the purpose of the CCPA (California Consumer Privacy Act), means a natural person who is a California resident. A resident, as defined in the law, includes (1) every individual who is in the USA for other than a temporary or transitory purpose, and (2) every individual who is domiciled in the USA who is outside the USA for a temporary or transitory purpose.

Sale, for the purpose of the CCPA (California Consumer Privacy Act), means selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a Consumer's Personal information to another business or a third party for monetary or other valuable consideration.