

Privacy Policy

Effective Date: 07/01/2024

OPPZ LLC, the APP and/or the website www.myoppz.com which is operated by OPPZ LLC, respects your privacy. We are committed to protecting the privacy of our users and we want to provide a safe and secure user experience. We will use our best efforts to ensure that the information you submit to us remains private and is used only for the purposes set forth herein. This policy details how data about you is collected, used, and shared when you access our APP, our websites, and services or interact with us (collectively, the "Services").

APPLICABILITY OF PRIVACY POLICY

This privacy policy applies to all information we collect through our APP and our website from current and former users and visitors. When you are no longer our customer, we continue to share your information as described in this policy. This policy only applies to the Services and does not apply to the practices of any other OPPZ LLC service. This policy also covers our treatment of any personally identifiable information that our business partners share with us.

INFORMATION COLLECTED

When you use the Services, you may be asked for certain personal information, including your name, email address, zip code, phone numbers, credit card information, occupation, hobbies, and interests. We also automatically receive and records information on our server logs from your browser, including your IP address, browser type, and Cookie (defined below) information. As previously stated, we are committed to providing you a safe and secure user environment. Therefore, before permitting you to use the Services, we may require additional information from you that we can use to verify your identity, address, or other information or to manage risk and compliance throughout our relationship. We may also obtain information about you from third parties such as identity verification, fraud prevention, and similar services. OPPZ LLC collects data to operate effectively and provide better quality experiences. If you do not agree to our collection of the information, you may be limited or restricted in the Services available to you.

HOW OPPZ LLC, USE PERSONAL DATA:

We use this information to:

- * Provide, maintain, and improve the Services;
- * Personalize the content you see;
- * Provide Customer Service;
- * Help protect the safety of our company and our users, which includes blocking suspected spammers, investigating and addressing abuse, and enforcing the Terms of Use and Privacy Policy;
- * Inform you of updates to our services, security alerts, and other support and administrative messages;

* Communicate with you about products, services, offers, promotions, and events, and provide other news and information we think will be of interest to you (for information about how to opt-out of these communications, see “Choices” below); and

* Monitor and analyze trends, usage, and activities in connection with the Services.

We gather information about all users collectively, such as what areas users visit most frequently and what services users access the most. We only use such data anonymously. This information helps us determine what is the most beneficial for our users and how we can continually create a better overall user experience. We may share anonymized information with our partners so that they may also understand how users and visitors use our services. We may use data stitching, which is the process of combining your datasets from multiple sources to better track user experiences.

INFORMATION FROM MINORS

We do not knowingly solicit, collect, or share information from any individuals under the age of 18.

COOKIES

When you utilize the Services, we—along with certain business partners and vendors—may use cookies and other tracking technologies (collectively, “Cookies”). We use cookies as outlined in the “How Your Information Is Used Section.” Certain aspects and features of the Services are only available through the use of Cookies, so if you choose to disable or decline Cookies, your use of the Services may be limited or not possible.

DO NOT TRACK

Do Not Track (“DNT”) is an optional browser setting that allows you to express your preferences regarding tracking by advertisers and other third parties. We do not respond to DNT signals.

SHARING INFORMATION

When you use the Services, certain information may be shared with other users and the public. For example:

* When you submit a post or comment to the Services, visitors to and users of the Services will be able to see the content of your posts and comments, the username associated with your posts or comments, and the date and time you originally submitted the post or comment. Although some parts of the services may be private or quarantined, they may become public and you should take that into consideration before posting to the Services.

* When you send messages, the recipients of those messages may be able to see the content of your message, your username, and the date and time the message was sent. Please use caution when sharing information about yourself

to third parties, as we have no control over how they will use the information you share with them.

- * When other users view your profile, they will be able to see information about your activities on the Services, such as your username, prior posts, and comments, etc.

- * We will not share, sell, or give away any of our users' personal information to third parties, unless one of the following circumstances applies:

- * We may share information with vendors, consultants, and other service providers who need access to such information to carry out work for us. These companies may have access to your personal information as necessary to perform their functions, and they are contractually obligated to maintain the confidentiality of any personal information in which they come in contact as part of their services to OPPZ LLC.

- * If you participate in promotions, special offers, or other events or activities in connection with the Services, we may share information with entities that partner with us to provide these offerings;

- * We may share information in response to a request for information if we believe disclosure is in accordance with, or required by, any applicable law, regulation, legal process, or governmental request, including, but not limited to meeting national security or law enforcement requirements;

- * We may share information in response to an emergency if we believe it is necessary to prevent imminent and serious bodily harm to a person;

- * We may share aggregated or anonymized information, which cannot reasonably be used to identify you;

- * We may share information between and among OPPZ LLC, and its current and future parents, affiliates, subsidiaries, and other companies under common control and ownership; and

- * We may share information with your consent or at your direction.

SOCIAL SHARING

The Services may offer social sharing features or other integrated tools that let you share content or action you take using the Services with other media. Your use of these features enables the sharing of certain information with your friends or the public, depending on the settings you establish with the third party that provides the social sharing feature. For more information about the purpose and scope of data collection and processing in connection with social sharing features, please visit the privacy policies of the third parties that provide these social sharing features.

ONLINE TRANSACTIONS

Our credit card transactions are processed by Stripe. All information sent to Stripe is in the secure Stripe environment, which will protect it against disclosure to third parties.

ACCOUNTS PAYABLE OR COLLECTIONS

It is your duty to make sure that you keep your account(s) in good standing with us. If you have an outstanding balance, or if you dispute your payment to us with your credit card or financial institution for any reason, please note that all information collected from your activity on our APP and/or website may be disclosed to the bank and/or collections agency we work with for the purposes of establishing proof of users' identity, proof of use, proof that service was provided, and/or collecting any outstanding debt owed to us.

CALIFORNIA CONSUMERS

Pursuant to the California Consumer Privacy Act (the "CCPA"), we are required to disclose the categories of Personal Data we collect from You and how we use it, as well as the third parties with whom we share it, which we have explained above.

Please note: If You have used our services in the preceding twelve (12) months, then we have collected Personal Data from You, the devices You use, our partners, and from sources otherwise described in this Privacy Policy.

The CCPA provides California consumers, defined as "natural persons who are California residents," with certain rights under the CCPA. These rights are as follows:

* You have the right to know and request information regarding the categories of Personal Data:

- * We collect, use, or share;
- * The purposes for which these categories are collected or used by us;
- * The sources from which we collect Personal Data; and
- * The specific Personal Data we have collected about you.

* You have the right to equal service. OPPZ LLC and will not discriminate against You for exercising your privacy rights under California law.

* You have to right to request deletion of your Personal Data.

To request access to or deletion of your Personal Data, please contact OPPZ LLC at the following email: info@oppz.co. Any requests are subject to identity verification.

OPPZ LLC does not sell the Personal Data of our users.

INTERNATIONAL DATA

OPPZ LLC is a worldwide service. We are based in the United States and the information we collect is governed by U.S. law. By accessing or using the Services or otherwise providing information to us, you consent to the processing, transfer, and storage of information in and to the U.S. and other countries, where you may not have the same rights as you do under local law. European Union; European Economic Area; Switzerland

In connection with Love or Sugar LLC's processing of personal data received from the European Union and Switzerland, we adhere to the E.U.General Data Protection Regulation (the "GDPR") and the Swiss Federal Act on Data Protection (the "SFADP") and comply with their frameworks and principles.

Please direct any inquiries or complaints regarding our compliance with GDPR

or SFADP to the email listed in the “Data Protection Officer” section below. If we do not resolve your complaint, you may submit your complaint free of charge to the International Centre For Dispute Resolution-American Arbitration Association (ICDR-AAA) based in the United States. Under certain conditions, you may also be able to invoke binding arbitration to resolve your complaint. We are subject to the investigatory and enforcement powers of the E.U. and Switzerland. If we share E.U. or Swiss data with a third-party service provider that processes the data solely on our behalf, then we will be liable for that third party’s processing of E.U. or Swiss data in violation of the GDPR or SFADP, unless we can prove that we are not responsible for the event giving rise to the damage.

United Kingdom

In connection with OPPZ LLC’s processing of personal data received from the United Kingdom (the “U.K.”), we adhere to the U.K. GDPR/2018 Data Protection Act (the “U.K. GDPR”) and comply with its frameworks and principles. Please direct any inquiries or complaints regarding our compliance with U.K. GDPR to the email listed in the “Data Protection Officer” section below. If we do not resolve your complaint, you may submit your complaint free of charge to the International Centre For Dispute Resolution-American Arbitration Association (ICDR-AAA) based in the United States. Under certain conditions, you may also be able to invoke binding arbitration to resolve your complaint. We are subject to the investigatory and enforcement powers of the U.K. If we share U.K. data with a third-party service provider that processes the data solely on our behalf, then we will be liable for that third party’s processing of U.K. data in violation of the U.K. GDPR, unless we can prove that we are not responsible for the event giving rise to the damage.

Brazil

In connection with OPPZ LLC’s processing of personal data received from Brazil, we adhere to the Brazilian General Data Protection Law (Lei Geral de Protecao de Dados Pessoais) (the “LGDP”) and comply with its frameworks and principles. Please direct any inquiries or complaints regarding our compliance with LGPD to the email listed in the “Data Protection Officer” section below.

New Zealand

In connection with OPPZ LLC’s processing of personal data, we adhere to the New Zealand Privacy Act. Please note that while OPPZ LLC strives to ensure the privacy of your personal data, by using the Services your personal data may not be given the same protection as provided by the New Zealand Privacy Act.

PROTECTION & STORAGE OF PERSONAL INFORMATION

Your personal information is protected by physical, electronic, and procedural safeguards in compliance with applicable U.S. federal and state regulations. We also use computer safeguards such as firewalls and data encryption. In addition, we enforce physical access controls to our offices and files, and we authorize access to users’ personal information only for personnel who require it to fulfill their job responsibilities. We strive to ensure security on our systems. Despite

our efforts, we cannot guarantee that personal information may not be accessed, disclosed, altered or destroyed by breach of our administrative, managerial, and technical safeguards. Therefore, we urge you to take adequate precautions to protect your personal data as well, including never sharing the username and password used in connection with your participation in the Services. If OPPZ LLC learns of a systems security breach, we may attempt to notify you electronically so that you can take appropriate protective steps. By using the Services, you agree that Seeking may communicate with you electronically. OPPZ LLC may post a notice on the APP, and/or the website if a security breach occurs. We may also send an email to you at the email address you have provided to us. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. To receive free written notice of a security breach (or to withdraw your consent from receiving electronic notice of a security breach) you should notify us of your request here.

UPDATING ACCOUNT INFORMATION

OPPZ LLC allows you to change your personal information at any time. To do so, simply log into your account with your username and password, and you will be able to update the information you have submitted.

CHOICES

If you deactivate your account or request that OPPZ LLC delete your Personal Data, OPPZ LLC may still retain certain information associated with your account for analytical purposes and record-keeping integrity, as well as to prevent fraud, collect any fees owed, enforce our terms and conditions, take actions we deem necessary to protect the integrity of our company and/or our users or take other actions otherwise permitted by the General Data Protection Regulation. In addition, if certain information has already been provided to third parties as described in our Privacy Policy, retention of that information will be subject to those third parties' policies.

CHANGES TO OUR PRIVACY POLICY

We may update this Privacy Policy from time to time. We will place any updates to this policy on our APP. You are bound by any changes to the Privacy Policy by using the Services after such changes have been posted to the APP.

CONTACT US

If you have any questions, You can contact OPPZ LLC via the following email info@myoppz.com