

PQ Capital Suite™ (PQ) Privacy Policy

By enrolling in and using PQ, you agree to this Privacy Policy.

Our Privacy Pledge

Our commitment is to put users first. We strive to be transparent about how we collect and use your information, to keep your information secure and to provide you meaningful choices. This Privacy Policy is meant to help you understand what information PQ, its affiliates and its brands (“PQ Suite,” “us,” “our” or “we”) collect, why we collect it and what we do with it. This policy applies to PQ’s brands, websites, apps, advertising services, products, services or technologies, including but not limited to SellPQ™, BorrowPQ™, EquityPQ™, JVPQ™, ReportPQ™, and PQ Community™ (we’ll collectively refer to these as “Services”).

Information Collection and Use – General

We may collect and combine information when you interact with PQ Services including:

- **Information You Provide to Us.** We may collect the information that you provide to us, such as:
 - When you create an account with an PQ Service or brand. (Please note, when you use our Services, we may recognize you or your devices even if you are not signed into our Services.) PQ may use device IDs, cookies, and other signals, including information obtained from third parties, to associate accounts and/or devices with you.
 - When you use our Services to communicate with others or post, upload or store content (such as comments, photos, voice inputs, videos, emails, messaging services and attachments).
 - PQ analyzes and stores all communications and transactional content, including email content from incoming and outgoing mail. This allows us to deliver, personalize and develop relevant features, content, advertising and Services.
 - When you otherwise use our Services, such as page views, search queries, view the content we make available or install any PQ software such as plugins.
 - When you sign up for paid Services, use Services that require your financial information or complete transactions with us or our business partners, we may collect your payment and billing information.
- **Device Information.** We may collect information from your devices (computers, mobile phones, tablets, etc.), including information about how you interact with our Services and those of our third-party partners and information that allows us to recognize and associate your activity across devices and Services. This information includes device specific identifiers and information such as IP address, cookie information, mobile device and advertising identifiers, browser version, operating system type and version, mobile network information, device settings, and software data. We may recognize your devices to provide you with personalized experiences and advertising across the devices you use.
- **Information from Cookies and Other Technologies.**
 - We may collect information when you access content, advertising, sites, interactive widgets, applications, and other products (both on and off our Services) where PQ’s data collection technologies are present. These data collection technologies allow us to understand your activity on and off our Services and to collect and store information when you interact with Services we offer to our partners.
 - This information may also include the kind of content or ads served, viewed or clicked on; the frequency and duration of your activities; the sites or apps you used before accessing our Services and where you went next; whether you engaged with specific content or ads; and whether you went on to visit an advertiser’s website, downloaded an advertiser’s app, purchased a product or service advertised, or took other actions.
- **Information from Others.** We may collect information about you when we receive it from other users, third parties, and affiliates, such as:

- When you connect your account to third-party services or sign in using a third-party partner (like Facebook or Twitter).
- From publicly available sources.
- From advertisers about your experiences or interactions with their offerings.
- When we obtain information from third-parties or other companies, such as those that use our Services. This may include your activity on other sites and apps as well as information those third parties provide to you or us.

How We Use This Information

We are able to deliver, personalize, and improve our Services by combining and using the information we have about you (including information we receive on and off our Services) to understand how you use and interact with our Services and the people or things you're connected to and interested in. We also may use the information we have about you for the following purposes:

- Provide, maintain, improve, and develop relevant features, content, and Services.
- Analyze your content and other information (including emails, instant messages, posts photos, attachments, and other communications).
- Fulfill your requests and when authorized by you.
- Help advertisers and publishers connect to offer relevant advertising in their apps and websites.
- Match and serve targeted advertising (across devices and both on and off our Services) and provide targeted advertising based on your device activity, inferred interests and location information.
- Contact you with information about your account or with marketing messages.
- Associate your activity across our Services and your different devices as well as associate any accounts you may use across PQ Services together. We may associate activity and accounts under a single user ID.
- Carry out or support promotions.
- Conduct research and support innovation.
- Create analytics and reports for external parties, including partners, publishers, advertisers, apps, third parties and the public regarding the use of and trends within our Services and ads, including showing trends to partners regarding general preferences, the effectiveness of ads and information on user experiences. These analytics and reports may include aggregate or pseudonymized information.
- Provide location-based Services, advertising, search results, and other content consistent with your location settings.
- Combine information we have about you with information we obtain from business partners or other companies, such as your activities on other sites and apps.
- Detect and defend against fraudulent, abusive, or unlawful activity.

We provide you with controls to manage your experience with us. For example, you can review or edit your account information, manage your marketing preferences, or opt out of targeted ads. If you opt out, you will continue to see ads, but they may not be as relevant or useful to you.

How We Share This Information

PQ shares information within its affiliated brands and companies. We also share information we have about you for the purposes described in this Privacy Policy, including to provide Services that you have requested (including when you connect with third-party apps and widgets). We do not sell, license or share information that individually identifies our customers with companies, organizations or individuals outside of PQ unless one of the following circumstances applies:

- **With Your Consent.** We will share information with companies, organizations or individuals outside of PQ when we have your consent.

- **Within PQ.** Information may also be shared within PQ, including with other PQ Services and affiliates. PQ affiliates may use the information in a manner consistent with their privacy policies.
- **With Partners.** We may share your information with nonaffiliated companies who are:
 - **Trusted Partners.** We provide user information to trusted partners who work on behalf of or with PQ based on our directions and in compliance with appropriate confidentiality measures.
 - **Advertising, Analytics and Business Partners (Limited to Non-Personally Identifiable Information).** We may share aggregated or pseudonymous information (including demographic information) with partners, such as publishers, advertisers, measurement analytics, apps, or other companies. For example, we may tell an advertiser how its ads performed or report how many people installed an app after seeing a promotion. We do not share information that personally identifies you (personally identifiable information is information like name or email address) with these partners, such as publishers, advertisers, measurement analytics, apps, or other companies. When you use third-party apps, websites or other products integrated with our Services, they may collect information about your activities subject to their own terms and privacy policies. We allow other companies that show advertisements on our webpages or apps to collect information from your browsers or devices. Other companies' use of cookies and other data collection technologies are subject to their own privacy policies, not this one. Like many companies, we may allow cookie matching with select partners. But, these parties are not authorized to access PQ cookies.
- **For Legal and Other Purposes.** We may access, preserve and disclose information to investigate, prevent, or take action in connection with: (i) legal process and legal requests; (ii) enforcement of the Terms; (iii) claims that any content violates the rights of third-parties; (iv) requests for customer service; (v) technical issues; (vi) protecting the rights, property or personal safety of PQ, its users or the public; (vii) establishing or exercising our legal rights or defending against legal claims; or (viii) as otherwise required by law.
 - This may include responding to lawful governmental requests.
- **New Ownership.** If the ownership or control of all or part of PQ or a specific Services changes as a result of a merger, acquisition or sale of assets, we may transfer your information to the new owner.

Information Security and Data Retention

PQ has technical, administrative and physical safeguards in place to help protect against unauthorized access, use or disclosure of customer information we collect or store. To learn more about security, including the steps we have taken and steps you can take, please contact us [here](#).

Protecting Children's Privacy

Our Services are for a general audience. We do not knowingly collect, use, or share information that could reasonably be used to identify children under age 13 without prior parental consent or consistent with applicable law.

Data Processing and Transfers

When you use or interact with any of our Services, you consent to the data processing, sharing, transferring and uses of your information as outlined in this Privacy Policy. Regardless of the country where you reside, you authorize us to transfer, process, store and use your information in countries other than your own in accordance with this Privacy Policy and to provide you with Services. Some of these countries may not have the same data protection safeguards as the country where you reside.

PQ may process information related to individuals in the EU/EEA and may transfer that information from the EU/EEA through various compliance mechanisms, including data processing agreements based on the EU/EEA Standard Contractual Clauses. By using our Services, you consent to us transferring information about you to these countries.

Other Important Information

This Privacy Policy Applies Only to PQ. This Privacy Policy does not apply to the practices of companies that PQ does not own or control, or to people that PQ does not employ or manage.

Changes

We may update this Privacy Policy from time to time, so you should check it periodically. If we make changes that are material we will provide you with appropriate notice before such changes take effect.

Questions & Suggestions

If you have questions, suggestions, or wish to make a complaint, please contact us [here](#).