Ghost Notes - Privacy Policy Statement

Ghost Notes Inc., has created this privacy statement in order to show its commitment to your privacy. The following discloses our information gathering and sharing practices for the digital mobile application, Ghost Notes ("Application"). Please note that if we provide access to other applications or websites via the Application, those applications or websites may have different privacy policies specific to their own privacy practices. We encourage you to read all third-party privacy policies because they will be different from those accompanying this Application, and may pose different privacy and security risks.

1. Personal Information Collection

Via this Application, Ghost Notes or its business partners, service providers, or agents may collect personal information like name, mobile or telephone number, email address, social media, date of birth, Internet Protocol (IP), Media Access Control (MAC), International Mobile Equipment Identity (IMEI) addresses or similar identifiers, and home or business mailing address when you access certain areas of this Application that require registration. For the surveys provided as a part of our programs, we may need to collect certain additional non-personally identifiable information, such as preferences and answers to specific registration questions. In some cases, this type of non-personal information may be linked to personally identifiable information and in other cases it may not be linked back to individuals. For example, we may combine non-personal information about you and others who use this Application, in which case, this aggregated information will not contain any information that can be linked directly back to you.

2. How Ghost Notes Collects Personal Information

Ghost Notes, its business partners or affiliates, service providers, or agents, may use any number of tools to collect information about you, your device or computer access points, and the device or web browser that you use to connect to this Application. For example, cookies or similar technologies are tiny text files that we place on your computer's hard drive when you download this Application. We may use cookies to personalize your interactions with this Application. You do not have to accept our cookies, you may set your browser to restrict their use, and you may delete them after we have placed them on your hard drive. If you do not accept or delete our cookies, some functions like the installation of this Application may be disallowed, take more time, or not work properly.

Ghost Notes, its business partners, service providers, or agents may collect information from your browser or mobile device each time you use this Application. We may collect information about the pages or functionality that you use, the time spent in a particular area of the Application, the preferences you indicate, the products and services you click on, and other steps that you take while using this Application. This information may include your device, type of browser, the time that you opened this Application, and any referring applications, links, or web site addresses.

Our Service Providers (defined below) may use other standard tools to analyze your use of this Application. The tools include web "beacons," "pixel tags," "clear gifs," and other behavioral or targeting analytics. These tools help us ascertain information such as the effectiveness of our product and service marketing programs, allow us to tailor the services offered on or through this Application, and help promote the best use for the Application's content, and product and service offerings. Some of this information, including the IP, MAC, or IMEI addresses may be stored on our Service Provider's servers and logs for extended periods.

3. Our Use and Disclosure of Your Personal Information

At times, Ghost Notes, its business partners, service providers, or agents may use the services of third-party companies that in some cases, may be located outside the United States to provide certain services to you, including, without limitation, website-hosting services, order processing and shipping services, and program participant surveys ("Service Providers"). Ghost Notes may share your personal information with the Service Providers as appropriate to conduct Ghost Notes business. We do not share personally identifiable information with outside third parties without your consent, except to the extent necessary to complete your request for products and services offered through the Application.

Ghost Notes may use your personal information to enhance your Application experience via social media providers, contact you via text, mail, email, or electronic messaging in order to give you updates about Ghost Notes's special events, new products and services, current information regarding our products and services, or other promotions that may be of interest to you. We use return email addresses to answer the email we receive from you. Ghost Notes will not share your email address with outside third parties for their direct marketing unless you give us permission to do so, but by registering with this Application, you authorize Ghost Notes to use your personal information for Ghost Notes and its affiliates' marketing purposes. We may use your IP address or other personally identifiable information to help protect Ghost Notes and our Service Providers from fraud.

Additional uses of your non-personal and personal information will allow us to tailor products and services specific to your needs. The information will help us organize and manage our relationship with you, conduct business, provide product support, perform functions that are described to you at the time of collection, and enforce this Application's license agreement.

We may use non-personal aggregate information to improve this Application. For example, our Service Providers may report to us that there was a particular number of users to a certain area of this Application, or that a certain number of users completed our registration forms in particular areas of our Application. Ghost Notes, its business partners, service providers, or agents may use such information to analyze the effectiveness of our marketing models.

Ghost Notes may disclose your personal information as is necessary to: (a) comply with a subpoena or court order; (b) cooperate with law enforcement or other government agencies; (c)

establish or exercise our legal rights; (d) protect the property or safety of our company and employees, contractors, vendors, suppliers, and customers; (e) defend against legal claims; (f) help with internal and external investigations; or (g) as otherwise required by law or permitted by law. We may disclose your information in connection with the sale or merger of our company or any transaction that involves the sale or assignment of some or all of our assets.

4. Your Login & Password

In order to maintain a secure environment, all program participants may be required to use a login identification and password assigned to them by Ghost Notes to access premium areas or versions of the Application. The use of this login identification and password provides users access to the information and data within the Application to which they, and they alone, have been specifically authorized access.

Ghost Notes Application users are also responsible for the control and use of assigned login identifications and passwords assigned to them. They should not be shared with anyone.

5. Data Storage and Security

Ghost Notes makes reasonable efforts to ensure that our Service Providers have implemented physical, electronic, and procedural security measures to assist with safeguarding your personal information, and to help protect against unauthorized access and disclosure. Only our authorized personnel and our Service Providers who perform legitimate business functions for Ghost Notes are authorized to access your personal information. Notwithstanding our efforts, the Internet has inherent security risks. Ghost Notes cannot promise, and you should not expect, that your personal information, personal searches, and other communications would always remain secure. You should take care with regard to how you handle and disclose your personal information or any login or password that you are required to use to access services on this Application.

6. Children and Data Collection

Ghost Notes' Application is a general audience Application. Ghost Notes does not direct its content toward children under the age of 13, does not collect personal information from such users without parental consent, and does not knowingly collect personal information from any other minor-aged children without parental consent. If Ghost Notes or its Service Providers become aware that a child has provided us with personal information without parental consent, Ghost Notes will delete that information from our databases. If you have questions about personal information related to a child, please email us at: info@ghostnotes.ai

7. Your California Privacy Rights

Ghost Notes will not share any personal information about you with outside third parties for their direct marketing purposes to the extent prohibited by California law, unless you agree otherwise as authorized by your prior consent.

California residents have the right to request information from Ghost Notes regarding the manner that we may share personal information with affiliated companies and third parties for their direct marketing purposes. To find out what and how we share such information, you may send us an email request at: info@ghostnotes.ai

- A. The categories of information we disclosed to third parties for their direct marketing purposes during the preceding calendar year, if any;
- B. The names and addresses of the third parties who received information for their direct marketing purposes; and
- C. Examples of the products and services subject to the third parties' direct marketing programs, if the nature of the third parties' business cannot be determined from their names.
- 8. How You May Access and Change the Information that Ghost Notes Collects

The first time that you download, install and register the Application, Ghost Notes will subscribe you to the Ghost Notes commercial email or digital messaging distribution list and you will receive information about our products and services. Any commercial email or digital message that we send to you will offer you the opportunity to opt-out of continuing to receive such messages. We may take up to 10 business days to process your opt-out requests. In some instances, we may have already shared your information with one of our authorized third parties before you changed your information preferences, and you may briefly continue to receive emails or digital messages even after you have opted out. FTC email compliance guidance allows us to send you transactional and relationship emails without offering you the opportunity to opt-out of receiving those types of emails. For digital messages, your carrier's standard rates will apply and you may incur additional charges based on your carrier's data plan.

9. International Users

For those Application users located outside of the United States, we advise you that your personal information may, at times, be accessible by individuals who are located worldwide including in countries that do not provide the same level of data protection as in your country. By providing us with your personal information, you consent to our use of it in accordance with Ghost Notes's privacy policy, including the transfer of your personal information across international boundaries.

The United States may not have data privacy laws that afford an equal level of protection for your personal information as those laws legislated at the direction of your country, however,

please be assured that Ghost Notes will continue to adhere to the principles stated in this privacy policy and in applicable laws in connection with any personal information. Ghost Notes will endeavor to preserve the integrity, confidentiality, and security of personal information and afford such personal information an adequate level of protection.

10. General Information and Privacy Support Contact

Ghost Notes may update this privacy policy from time to time, and you should take the time to review it each time that you visit this Application. Ghost Notes is committed to protecting your personal privacy. If you have questions or comments about our efforts to protect your personal privacy, or if you require additional information about Ghost Notes's privacy commitment, please contact us at: info@ghostnotes.ai