

# Privacy Policy

## Introduction

Iduka's mission is to promote post-secondary education microfinancing as a means to increase employment, stimulate entrepreneurship, and guarantee self-reliance. We do this through our Crowdfunding online platform that collects information about you, as a registered user of our Services (either as a "Student," "Mentor" or "Gifter"), as you share your Student, Mentor and/or Gifter identity, engage with your network, share personal information and content, exchange knowledge, and find volunteer or mentorship opportunities. Content on some of our services is also visible to unregistered viewers ("Visitors"). Our Privacy Policy applies to any user of our Services, including unregistered users.

We are serious about protecting and respecting your privacy, and in doing so we adhere to the highest industry-standard safeguards.

This policy (together with our Terms and any other documents referred to in them) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Certain definitions set out in our Terms also apply in this policy.

Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it. We may share your information with your consent or as required by law, and we will always let you know when we make significant changes to this Privacy Policy. If you do not agree to any of the changes, you may close your account. Continuing to use our Services after we publish or communicate a notice about any changes to this Privacy Policy, means that you are consenting to the changes.

By visiting <https://iduka.org/cookiepolicy> you are accepting and consenting to the practices described in this policy.

Last revised on October 21, 2015.

## 1. What information we may collect

If you reside in the United States, the personal information provided to or collected by our Services, is controlled by Iduka Corporation, Utah, United States. If you reside outside the United States, your personal information is controlled by Iduka Portugal, Setubal, Portugal.

With regard to each of your visits to the Site we may collect and process the following information:

### 1.1. Registration

We collect information you give us when you create an account, you must provide us with at least your name, e-mail address, password, and mobile number. You may also give us additional information about you by filling in forms on our site (the "Site") or by

corresponding with us by phone, e-mail or otherwise. This includes information you provide when you use the Site, participate in discussions on the Site, use the Site's social media functions, pledge campaign monies to a Student or to Iduka, start a Crowdfunding Campaign, and when you report a user, Crowdfunding Campaign or a problem with the Site. The information you give us may include your name, address, phone number, e-mail address, PayPal email address, social media information, gift information, phone number, personal description, your Gifter choices and photograph or avatar. If you wish to alter or remove any of the information you have given us, please log into your account and update your profile, as appropriate.

## **1.2. Profile Information**

We collect and process personal information when you create an account on Iduka's platform and share with us and other users a description of your user profile, your professional experience, and educational background.

## **1.3. Using the Services**

We collect information about you when you use our Services.

- technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform;
- information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from the Site (including date and time); products you viewed or searched for; page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call our user service number.

## **1.4. Other Services that Sync with Iduka**

We collect information when you sync non-Iduka content – like your email address book, mobile device contacts, or calendar – with your Iduka account. We store this information (including phone numbers) and use it to help you manage and leverage your contacts in connection with our Services. Any information that you upload or sync with our Services is covered by the Terms and Conditions agreement and by this Privacy Policy. You can always remove your information at any time.

## **1.5. Customer Service**

We collect information when you contact us for assistance. We collect this information to track potential problems and identify trends, and to better address the issues user's encounter when using our Services.

## **1.6. Using Third-Party Services**

## **1.7. Cookies**

## **1.8. Log files, IP Addresses, and Information About Your Computer and Mobile Device**

## **1.9. Other**

We collect information we receive from other sources. We may receive information about you if you use the Site, any of the other websites we operate or the other services we provide, including publicly available social media information about you. In this case we will have informed you when we collected that data that it may be shared internally and combined with data collected on this site. We are also working closely with third parties (including, for example, providers of publicly available social media information, business partners, sub-contractors in technical, payment and delivery services, advertising networks, analytics providers, search information providers, credit reference agencies) and may receive information about you from them.

### **Your financial information**

PayPal processes all the transactions on the Site, and PayPal is the only people who see your credit card information. Neither Iduka nor anyone else views or has access to your credit card information.

### **Cookies**

As described in our Cookie Policy, we use cookies and similar technologies, including mobile application identifiers to help us distinguish you from other users of the Site. This helps us to provide you with a good experience when you browse the Site and also allows us to improve the Site. By visiting our Site and using our Services, you consent to the placement of cookies and beacons in your browser and HTML-based e-mails in accordance with this Privacy Policy, which incorporates by reference our Cookie Policy. For detailed information on the cookies we use and the purposes for which we use them see our Cookie policy <https://iduka.org/cookiepolicy>.

### **Uses made of the information about you**

#### **Information you give to us.**

We will use this information to:

- carry out our obligations arising from any contracts entered into between you and us and to provide you with the information and services that you request from us;
- provide you with information about other services we offer that are similar to those that you have already registered for or enquired about;

- notify you about changes to our services;
- ensure that content from the Site is presented in the most effective manner for you and for your computer.

### **Information we collect about you.**

We will use this information to:

- administer the Site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- improve the Site to ensure that content is presented in the most effective manner for you and for your computer;
- allow you to participate in interactive features of our service, when you choose to do so; and
- as part of our efforts to keep the Site safe and secure.

### **Information we receive from other sources:**

We may combine this information with information you give to us and information we collect about you. We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

### **Your use of information**

Users of the Site agree not to abuse Students' personal information. For these purposes, abuse is defined as the use of personal information for any purpose other than those specifically stated in the Student's Crowdfunding Campaign.

Users of the Site agree not to abuse Gifters' personal information. For these purposes, abuse is defined as using personal information for any purpose other than to contact Gifters directly with regard to the Student's Crowdfunding Campaign.

### **Disclosure of your information**

#### **We may share your information with selected third parties including:**

Business partners, providers of publicly available social media information, suppliers and sub-contractors for the performance of any contract we enter into with you.

Business partners, suppliers and sub-contractors for the purpose of them considering whether to sponsor specific Programs or Projects developed by Iduka. We do not disclose information about identifiable individuals to such third parties, but we may provide them with aggregate information about our users (for example, we may inform them that 100 women aged under 30 have financed a certain Crowdfunding Campaign on any given day).

Analytics and search engine providers that assist us in the improvement and optimization of our site.

#### **We may disclose your personal information to third parties:**

In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.

If Iduka or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.

If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our Terms and other agreements; or to protect the rights, property, or safety of Iduka, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection.

### **Where we store your personal data**

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. Such staff maybe engaged in, among other things, the fulfilment of your order, the processing of your payment details and the provision of support services. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy. All information you provide to us is stored on secure servers provided by a third party. Where we have given you (or where you have chosen) a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to the Site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorized access.

### **Your rights**

You have the right to ask us not to process your personal data for marketing purposes. We will usually inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contacting us either by mail at Iduka, Quinta Monte Alegre, 7, Gâmbia, 2910-221 Setúbal, Portugal or by e-mail at [tns@iduka.org](mailto:tns@iduka.org).

The Site may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

## **Access to information**

The LADA – Law of Access to Administrative Documents gives you the right to access information held about you. Your right of access can be exercised in accordance with the LADA.

Requests for access to documents must be made in writing to the address provided under Contact and contain the references necessary for identifying the document, as well as the name, the address and the signature of the interested person

## **Changes to our privacy policy**

Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail. Please check back frequently to see any updates or changes to our Privacy Policy.

## **Contact**

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed either by post to Iduka, Quinta Monte Alegre, 7, Gâmbia, 2910-221 Setúbal, Portugal or by email to [tns@iduka.org](mailto:tns@iduka.org).