Privacy policy

We respect your privacy and are committed to protecting it through our compliance with this privacy policy ("Policy"). This Policy

describes the types of information we may collect from you or that you may provide ("Personal Information") on the chambersgroup.chambersgroup.com

website ("Website" or "Service") and any of its related products and services (collectively, "Services"), and our practices for collecting,

using, maintaining, protecting, and disclosing that Personal Information. It also describes the choices available to you regarding our

use of your Personal Information and how you can access and update it.

This Policy is a legally binding agreement between you ("User", "you" or "your") and Chambers Group ("Chambers Group", "we", "us" or "our"). If

you are entering into this Policy on behalf of a business or other legal entity, you represent that you have the authority to bind such

entity to this Policy, in which case the terms "User", "you" or "your" shall refer to such entity. If you do not have such authority, or if you

do not agree with the terms of this Policy, you must not accept this Policy and may not access and use the Website and Services. By

accessing and using the Website and Services, you acknowledge that you have read, understood, and agree to be bound by the

terms of this Policy. This Policy does not apply to the practices of companies that we do not own or control, or to individuals that we

do not employ or manage.

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Collection of personal information

You can access and use the Website and Services without telling us who you are or revealing any information by which someone

could identify you as a specific, identifiable individual. If, however, you wish to use some of the features offered on the Website, you

may be asked to provide certain Personal Information (for example, your name and email address).

We receive and store any information you knowingly provide to us when you create an account, make a purchase, or fill any forms on

the Website. When required, this information may include the following:

Contact information (such as email address, phone number, etc)

Basic personal information (such as name, country of residence, etc)

Payment information (such as credit card details, bank details, etc)

Some of the information we collect is directly from you via the Website and Services. However, we may also collect Personal

Information about you from other sources such as social media platforms, public databases, third-party data providers, and our joint

partners. Personal Information we collect from other sources may include demographic information, such as age and gender, device

information, such as IP addresses, location, such as city and state, and online behavioral data, such as information about your use of

social media websites, page view information and search results and links.

You can choose not to provide us with your Personal Information, but then you may not be able to take advantage of some of the

features on the Website. Users who are uncertain about what information is mandatory are welcome to contact us.

Use and processing of collected information

We act as a data controller and a data processor when handling Personal Information, unless we have entered into a data processing

agreement with you in which case you would be the data controller and we would be the data processor.

Our role may also differ depending on the specific situation involving Personal Information. We act in the capacity of a data controller

when we ask you to submit your Personal Information that is necessary to ensure your access and use of the Website and Services.

In such instances, we are a data controller because we determine the purposes and means of the processing of Personal

Information.

We act in the capacity of a data processor in situations when you submit Personal Information through the Website and Services. We

do not own, control, or make decisions about the submitted Personal Information, and such Personal Information is processed only in

accordance with your instructions. In such instances, the User providing Personal Information acts as a data controller.

In order to make the Website and Services available to you, or to meet a legal obligation, we may need to collect and use certain

Personal Information. If you do not provide the information that we request, we may not be able to provide you with the requested

products or services. Any of the information we collect from you may be used for the following purposes:

Create and manage user accounts

Fulfill and manage orders

Deliver products or services

Improve products and services

Send marketing and promotional communications

Send product and service updates

Respond to inquiries and offer support

Request user feedback

Improve user experience

Post customer testimonials

Deliver targeted advertising

Run and operate the Website and Services

Processing your Personal Information depends on how you interact with the Website and Services, where you are located in the

world and if one of the following applies: (a) you have given your consent for one or more specific purposes; (b) provision of

information is necessary for the performance of this Policy with you and/or for any pre-contractual obligations thereof; (c) processing

is necessary for compliance with a legal obligation to which you are subject; (d) processing is related to a task that is carried out in

the public interest or in the exercise of official authority vested in us; (e) processing is necessary for the purposes of the legitimate

interests pursued by us or by a third party.

Note that under some legislations we may be allowed to process information until you object to such processing by opting out,

without having to rely on consent or any other of the legal bases. In any case, we will be happy to clarify the specific legal basis that

applies to the processing, and in particular whether the provision of Personal Information is a statutory or contractual requirement, or

a requirement necessary to enter into a contract.

Payment processing

In case of Services requiring payment, you may need to provide your credit card details or other payment account information, which

will be used solely for processing payments. We use thirdparty payment processors ("Payment Processors") to assist us in

processing your payment information securely.

Payment Processors adhere to the latest security standards as managed by the PCI Security Standards Council, which is a joint

effort of brands like Visa, MasterCard, American Express and Discover. Sensitive and private data exchange happens over a SSL

secured communication channel and is encrypted and protected with digital signatures, and the Website and Services are also in

compliance with strict vulnerability standards in order to create as secure of an environment as possible for Users. We will share

payment data with the Payment Processors only to the extent necessary for the purposes of processing your payments, refunding

such payments, and dealing with complaints and queries related to such payments and refunds.

Please note that the Payment Processors may collect some Personal Information from you, which allows them to process your payments (e.g., your email address, address, credit card details, and bank account number) and handle all the steps in the payment

process through their systems, including data collection and data processing. Where necessary for processing future or recurring

payments and subject to your prior consent, your financial information will be stored in encrypted form on secure servers of our

Payment Processors. The Payment Processors' use of your Personal Information is governed by their respective privacy policies

which may or may not contain privacy protections as protective as this Policy. We suggest that you review their respective privacy policies.

Managing information

You are able to delete certain Personal Information we have about you. The Personal Information you can delete may change as the

Website and Services change. When you delete Personal Information, however, we may maintain a copy of the unrevised Personal

Information in our records for the duration necessary to comply with our obligations to our affiliates and partners, and for the

purposes described below. If you would like to delete your Personal Information or permanently delete your account, you can do so on the settings page of your account on the Website.

Disclosure of information

Depending on the requested Services or as necessary to complete any transaction or provide any Service you have requested, we

may share your information with our contracted companies, and service providers (collectively, "Service Providers") we rely upon to

assist in the operation of the Website and Services available to you and whose privacy policies are consistent with ours or who agree

to abide by our policies with respect to Personal Information. We will not share any personally identifiable information with third

parties and will not share any information with unaffiliated third parties.

Service Providers are not authorized to use or disclose your information except as necessary to perform services on our behalf or

comply with legal requirements. Service Providers are given the information they need only in order to perform their designated

functions, and we do not authorize them to use or disclose any of the provided information for their own marketing or other purposes.

Retention of information

We will retain and use your Personal Information for the period necessary to comply with our legal obligations, as long as your user

account remains active, until the purchase order or Services are fulfilled, to enforce our Policy, resolve disputes, and unless a longer

retention period is required or permitted by law.

We may use any aggregated data derived from or incorporating your Personal Information after you update or delete it, but not in a

manner that would identify you personally. Once the retention period expires, Personal Information shall be deleted. Therefore, the

right to access, the right to erasure, the right to rectification, and the right to data portability cannot be enforced after the expiration of the retention period.

Region specific notices

Out of respect for your privacy, we have implemented additional measures to comply with the obligations and rights associated with

the collection of Personal Information as dictated by the laws governing the regions of our users.

Disclosures for residents of the USA

If you are a resident of California, you have certain rights and we aim to take reasonable steps to allow you to correct, amend, delete, or limit the use of your Personal Information. This supplemental section, together with other relevant sections of the Policy, provides

information about your rights and how to exercise them under the California Consumer Privacy Act and the California Privacy Rights

Act (collectively, "CCPA"), the Colorado Privacy Act ("CPA"), the Connecticut Data Privacy Act ("CDPA"), the Delaware Online Privacy

and Protection Act ("DOPPA"), the Iowa Consumer Data Protection Act ("ICDPA"), the Maryland Personal Information Protection Act

("PIPA"), the Utah Consumer Privacy Act ("UCPA"), the Virginia Consumer Data Protection Act ("VCDPA"), and any and all

regulations arising therefrom. Unless otherwise expressly stated, all terms in this section have the same meaning as defined in the

related state laws.

In addition to the rights as explained in this Policy, if you provide Personal Information as defined in the statute to obtain Services for

personal, family, or household use, you have the right to submit requests related to your Personal Information once a calendar year.

Note that there are circumstances when we may not be able to comply with your request such as when we are not able to verify your request or find that providing a full response conflicts with other legal obligations or regulatory requirements. You will be notified if it's

the case.

(a) Right to know and right to access: You have the right to request certain information we have collected about you.

Once we receive

and confirm a verifiable request from you, we will disclose to you, to the extent permitted by law:

The specific pieces of Personal Information we hold about you.

The categories of sources from which Information about you is collected.

The purposes for collecting, selling, or sharing your Personal Information.

You have the right to request that the Personal Information is delivered in a format that is both portable and easily usable, as long as

it is technically possible to do so.

- (b) Right to correct: You have the right to request that we correct your inaccurate Personal Information taking into account the nature
- of the Personal Information and the purposes of the processing of the Personal Information.
- (c) Right to delete: You have the right to request deletion of your Personal Information.
- (d) Right to opt-out of the sale and sharing: You have the right to opt-out of the sale of your Personal Information which may include

selling, disclosing, or transferring Personal Information to another business or a third party for monetary or other valuable

consideration.

(e) Right to consent to or limit the use of your sensitive personal information: You have the right to consent to the use of your

Sensitive Personal information and to direct us to restrict its use and disclosure solely to what is essential for carrying out or

delivering the Services in a manner reasonably anticipated by an average user, or for certain business objectives as specified by law.

However, we do not use Sensitive Personal Information for any purposes other than those legally permitted or beyond the scope of your consent.

(f) Right to non-discrimination: You have the right to not be discriminated against in the Services or quality of Services you receive

from us for exercising your rights. We may not, and will not, treat you differently because of your data subject request activity, and we

may not and will not deny goods or Services to you, charge different rates for goods or Services, provide a different level quality of

goods or Services, or suggest that we would treat you differently because of your data subject request activity.

(g) Shine the Light: California residents that have an established business relationship with us have the right to know how their

personal information is disclosed to third parties for their direct marketing purposes under California's "Shine the Light" law, or the

right to opt out of such practices.

To exercise any of your rights, simply contact us using the details below. After we receive and verify your request, we will process it to

the extent possible within our capabilities.

How to exercise your rights

Any requests to exercise your rights can be directed to us through the contact details provided in this document.

Please note that we

may ask you to verify your identity before responding to such requests. Your request must provide sufficient information that allows us

to verify that you are the person you are claiming to be or that you are the authorized representative of such person. If we receive

your request from an authorized representative, we may request evidence that you have provided such an authorized representative

with power of attorney or that the authorized representative otherwise has valid written authority to submit requests on your behalf. You must include sufficient details to allow us to properly understand the request and respond to it. We cannot respond to your

request or provide you with Personal Information unless we first verify your identity or authority to make such a request and confirm

that the Personal Information relates to you.

Cookies

Our Website and Services use "cookies" to help personalize your online experience. A cookie is a text file that is placed on your hard

disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely

assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

We may use cookies to collect, store, and track information for security and personalization, and for statistical purposes. Please note

that you have the ability to accept or decline cookies. Most web browsers automatically accept cookies by default, but you can modify

your browser settings to decline cookies if you prefer.

Data analytics

Our Website and Services may use third-party analytics tools that use cookies, web beacons, or other similar information-gathering technologies to collect standard internet activity and usage information. The information gathered is used to compile statistical reports

on User activity such as how often Users visit our Website and Services, what pages they visit and for how long, etc. We use the

information obtained from these analytics tools to monitor the performance and improve our Website and Services.

Privacy of children

We do not knowingly collect any Personal Information from children under the age of 18. If you are under the age of 18, please do not

submit any Personal Information through the Website and Services. If you have reason to believe that a child under the age of 18 has

provided Personal Information to us through the Website and Services, please contact us to request that we delete that child's

Personal Information from our Services.

We encourage parents and legal guardians to monitor their children's Internet usage and to help enforce this Policy by instructing

their children never to provide Personal Information through the Website and Services without their permission. We also ask that all

parents and legal guardians overseeing the care of children take the necessary precautions to ensure that their children are instructed to never give out Personal Information when online without their permission.

Do not sell my personal information

You have the right to choose not to have your Personal Information sold or disclosed by contacting us. Upon receiving and verifying

your request, we will cease the sale and disclosure of your Personal Information. Be aware, however, that opting out of data transfers

to our third parties might affect our ability to provide certain Services you have signed up for. We reserve the right to reject opt-out

requests in certain situations as permitted by the CCPA, such as when the sale of Personal Information is required for us to fulfill

legal or contractual duties.

Do Not Track signals

Some browsers incorporate a Do Not Track feature that signals to websites you visit that you do not want to have your online activity

tracked. Tracking is not the same as using or collecting information in connection with a website. For these purposes, tracking refers

to collecting personally identifiable information from users who use or visit a website or online service as they move across different websites over time. How browsers communicate the Do Not Track signal is not yet uniform. As a result, the Website and Services are

not yet set up to interpret or respond to Do Not Track signals communicated by your browser. Even so, as described in more detail

throughout this Policy, we limit our use and collection of your Personal Information. For a description of Do Not Track protocols for

browsers and mobile devices or to learn more about the choices available to you, visit internetcookies.com

Advertisements

We may permit certain third-party companies to help us tailor advertising that we think may be of interest to Users and to collect and

use other data about User activities on the Website. These companies may deliver ads that might place cookies and otherwise track

User behavior.

If you would like more information about your choices to opt-in or opt-out of this data collection, please visit Digital Advertising

Alliance website and Network Advertising Initiative website to learn more information about interest-based advertising.

Social media features

Our Website and Services may include social media features, such as the Facebook and Twitter buttons, Share This buttons, etc

(collectively, "Social Media Features"). These Social Media Features may collect your IP address, what page you are visiting on our

Website and Services, and may set a cookie to enable Social Media Features to function properly. Social Media Features are hosted

either by their respective providers or directly on our Website and Services. Your interactions with these Social Media Features are

governed by the privacy policy of their respective providers.

Email marketing

We offer electronic newsletters to which you may voluntarily subscribe at any time. We are committed to keeping your email address

confidential and will not disclose your email address to any third parties except as allowed in the information use and processing

section or for the purposes of utilizing a third-party provider to send such emails. We will maintain the information sent via email in

accordance with applicable laws and regulations.

In compliance with the CAN-SPAM Act, all emails sent from us will clearly state who the email is from and provide clear information

on how to contact the sender. You may choose to stop receiving our newsletter or marketing emails by following the unsubscribe instructions included in these emails or by contacting us. However, you will continue to receive essential transactional emails.

Affiliate links

We may engage in affiliate marketing and have affiliate links present on the Website and Services for the purpose of being able to

offer you related or additional products and services. If you click on an affiliate link, a cookie will be placed on your browser to track

any sales for purposes of commissions.

Links to other resources

The Website and Services contain links to other resources that are not owned or controlled by us. Please be aware that we are not

responsible for the privacy practices of such other resources or third parties. We encourage you to be aware when you leave the

Website and Services and to read the privacy statements of each and every resource that may collect Personal Information.

Information security

We secure information you provide on computer servers in a controlled, secure environment, protected from unauthorized access,

use, or disclosure. We maintain reasonable administrative, technical, and physical safeguards in an effort to protect against

unauthorized access, use, modification, and disclosure of Personal Information in our control and custody. However, no data

transmission over the Internet or wireless network can be guaranteed.

Therefore, while we strive to protect your Personal Information, you acknowledge that (a) there are security and privacy limitations of

the Internet which are beyond our control; (b) the security, integrity, and privacy of any and all information and data exchanged

between you and the Website and Services cannot be guaranteed; and (c) any such information and data may be viewed or

tampered with in transit by a third party, despite best efforts.

As the security of Personal Information depends in part on the security of the device you use to communicate with us and the security

you use to protect your credentials, please take appropriate measures to protect this information.

Data breach

In the event we become aware that the security of the Website and Services has been compromised or Users' Personal Information

has been disclosed to unrelated third parties as a result of external activity, including, but not limited to, security attacks or fraud, we reserve the right to take reasonably appropriate measures, including, but not limited to, investigation and reporting, as well as

notification to and cooperation with law enforcement authorities. In the event of a data breach, we will make reasonable efforts to

notify affected individuals if we believe that there is a reasonable risk of harm to the User as a result of the breach or if notice is

otherwise required by law. When we do, we will post a notice on the Website, send you an email, get in touch with you over the phone.

Changes and amendments

We reserve the right to modify this Policy or its terms related to the Website and Services at any time at our discretion. When we do,

we will revise the updated date at the bottom of this page. We may also provide notice to you in other ways at our discretion, such as

through the contact information you have provided.

An updated version of this Policy will be effective immediately upon the posting of the revised Policy unless otherwise specified. Your

continued use of the Website and Services after the effective date of the revised Policy (or such other act specified at that time) will

constitute your consent to those changes. However, we will not, without your consent, use your Personal Information in a manner

materially different than what was stated at the time your Personal Information was collected.

Acceptance of this policy

You acknowledge that you have read this Policy and agree to all its terms and conditions. By accessing and using the Website and

Services and submitting your information you agree to be bound by this Policy. If you do not agree to abide by the terms of this Policy,

you are not authorized to access or use the Website and Services.

Contacting us

If you have any questions regarding the information we may hold about you or if you wish to exercise your rights, you may use the

following data subject request form to submit your request: Submit a data access request

If you have any other questions, concerns, or complaints regarding this Policy, we encourage you to contact us using the details

below:

Info@Chambers Group.com

We will attempt to resolve complaints and disputes and make every reasonable effort to honor your wish to exercise your rights as quickly as possible and in any event, within the timescales provided by applicable data protection laws.

This document was last updated on March 1, 2024