

Privacy Policy

Effective as of January 1, 2018

Welcome to www.TerraGoldPlus.com or mobile applications ("Site" or "Sites"), provided by TerraGold LTD d/b/a TerraGold Plus ("TerraGold" or "we", "our" or "us"). The purpose of this Privacy Policy is to inform you of the methods by which TerraGold may collect, use, and disclose personal information from you and other users of www.TerraGoldPlus.com.

This Privacy Policy governs your use of the Site and describes how the information we gather is collected, used, and shared when you use our Sites, interactive features, widgets, online services, mobile apps, and/or other related services (collectively "Services") and how we use, process, and disclose that information. By submitting information to us through our Sites and/or Services, you expressly consent to the transfer of your personal data to our servers in accordance with the terms and conditions of this Privacy Policy. In addition, please review our Terms and Conditions for policy information about your use of our Sites and Services.

We may change the terms of this Privacy Policy at any time. When we make a material change, we will post or otherwise make available the revised policy. The effective date of the most recent version of this policy will appear at the top of this page.

Information We Collect

When you visit our Site or use one of our mobile applications, we may collect your IP address, and standard web log information, such as your browser type and the pages you accessed on our website ("Usage Information"). Usage Information may be stored or accessed using a variety of technologies that may be downloaded to your personal computer, laptop, tablet or mobile phone (a "Device") whenever you visit or interact with our Service.

Personal and demographic information is collected when you create an account or use our Services. This certain information may come from data you provide directly, such as your name, email address, date of birth, or phone number, etc. ("Personal Information"), and such information as your gender, age, home address, income, etc. ("Demographic Information"), when you register an account with us, subscribe to any of our services or newsletters, respond to survey questions, requests or inquiries you make through our Site, and/or any other information you provide to us.

Elements of our Sites and Services allow users to upload photos, media, bios, original content, and to share their experiences, such as reviews and comments. We cannot prevent others from recording or capturing any of your posted photos, videos, or information through various technologies used to capture website content. You should not post text, photos, and videos on our Sites or Services if you do not want others to see or possibly copy the media you post.

We may collect additional information from or about you in other ways not specifically described here. For example, we may collect information related to your contact with our customer support team or store results when you respond to a survey.

Sharing Your Information

We do not share your Personal Information with any unrelated third party except as expressly provided herein. Information is shared within our Sites and Services and any information or content that you voluntarily post using our Sites and Services will become available to the public. Please be mindful of your own privacy needs as you choose what to share and make public. We cannot control the privacy or security of information you choose to make public or

share with others. We may share information with businesses that are legally part of TerraGold. We may remove parts of information that identify you and share this anonymous data with other parties. We take reasonable measures to help protect your information from loss, unauthorized access, alteration, and misuse.

The Sites and Services may provide options to share certain information in your account with third-party social networking services like Facebook, Google, or Twitter. We are not responsible for the use or re-sharing by others of any of your information once it is made public. If you do not want your information to be made public, you should not use our Sites and Services in this manner and/or you should adjust your privacy settings on the applicable social networking service accordingly. We are not responsible for and we do not control these social networking services' privacy practices. Please review the applicable privacy policy for information about how they use your information.

We may share your Usage Information and user statistics with third parties. We do not share your Personal Information collected directly from you with third parties unless you have consented (either through an opt-in or opt-out opportunity) at the time you provide your Personal Information. We may share the information we have collected about you, as described below or otherwise in this Privacy Policy, as follows: (i) with your consent or at your direction; (ii) with vendors, consultants, and other third party service providers that we are associated, contracted, or partnered with who perform services on our behalf; (iii) when you request information from or provide information to third parties; (iv) during sweepstakes, contests and other promotions offered through the Sites or Services that may require registration; (v) to import or allow access to your contacts which you've approved so users can easily find their friends and contacts; (vi) if we are required to do so by law, or to comply with a court order, judicial or other government subpoena, or warrant; (vii) if we believe doing so is appropriate or necessary to prevent any liability, or fraudulent, abusive, or unlawful uses or to protect TerraGold and our Sites and Services; or any rights, property, or personal safety of TerraGold or others; (viii) in the event that TerraGold is or may be acquired by or merged with another company or involved in any other business deal (or negotiation of a business deal) involving sale or transfer of all or part of our business or assets, we may transfer or assign your information as part of or in connection with the transaction; (ix) in the event of insolvency, bankruptcy, or receivership, information may be transferred as a business asset.

Using Your Information

We may use your Personal Information, Demographic Information or Usage Information for a number of purposes, which may include; (i) to facilitate the creation of and secure your account on the Sites or Services; (ii) to identify you as a user in our system; (iii) to provide, personalize, and improve the Site or Services; (iv) to communicate with you about your use of the Sites or Services and identify your products and services preferences, and to inform you of new or additional products, services and promotions; (v) to develop new products and services; (vi) to customize your experience, the advertising you view and recommend content; (vii) to fulfill your requests with customer support; (viii) to send newsletters, surveys, offers, upcoming events, and promotional materials related to the Sites and Services; (ix) to notify you of any online entry sweepstakes, or contests so you may participate in them; (x) to protect, investigate, and prevent potentially fraudulent, unauthorized, or illegal activities; (xi) to protect our rights and the rights of other users; and (xii) as otherwise described in this Privacy Policy or in notices we provided to you.

TerraGold maintains a strict "no-spam" policy. If you register for an account on the Sites or Services, you may receive newsletters, notices and/or special offers via email or text message, unless you have requested otherwise at the time of registration.

Security

We take commercially reasonable steps to safeguard your information and keep it confidential and free from any loss, misuse and unauthorized access, or disclosure. For example, when you enter sensitive Personal Information such as your credit card number via the Site, we encrypt that information using secure socket layer (SSL) technology.

However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. While we strive to protect your personal information, we cannot guarantee its absolute security. To help protect yourself and your information, choose a unique password for our Sites and do not use a password on our Sites that you would use on any other website or online service. If you discover inaccuracies or alterations in your Personal Information, or believe it to be at risk for any reason, we urge you to notify us immediately.

We will make any legally required disclosures of any breach of the security, confidentiality, or integrity of your unencrypted electronically stored "personal data" (as defined in applicable state statutes concerning security breach notifications) to you via email or conspicuous posting on the Site as promptly as possible, and without unreasonable delay, taking into account the legitimate needs of law enforcement or any measures necessary to determine the scope of the breach and/or to restore the reasonable integrity of the affected data system.

Third Party Advertisements

We permit advertisements to be delivered to you by third party Internet advertising companies (also known as ad networks or network advertisers), who may use cookies, Web beacons, platform device identifiers, software agents, and other technologies to collect non-personally identifiable information about your visits over time on our Sites and Services and across other websites to deliver advertisements to you targeted to your interests, measure their effectiveness and personalize advertising content, and to understand the usage and visitation of the Services and the other applications and websites tracked by these advertising companies. We do not have access to or control over cookies, Web beacons, platform device identifiers, software agents, or other technologies that they may use. We are not responsible for the privacy practices of third party advertisers. If you would like to have more information about the usage and privacy policies of third party Internet advertisers, you should check their policies or contact them directly.

Third Party Content

The Sites and Services may contain content supplied by a third party, including payment providers, and those third parties may collect information and your device identifiers when you visit pages from the Sites and Services. We are not responsible for the data collection and privacy practices employed by any of these third parties or their services. Be sure to review any available policies before submitting any personally identifiable information to a third-party application or otherwise interacting with it and exercise caution in connection with these applications. We also encourage you to note when you leave our Sites and Services and to review the third-party privacy policies of all third-party locations and exercise caution in connection with them.

Cookies

Yes. A "cookie" is a small data file that can be placed on your hard drive when you visit certain websites. Our company may use cookies to collect, store, and sometimes track information for statistical purposes to improve the products and services we provide and to manage our telecommunications networks.

If you are a visitor or customer, we may use a cookie to save your settings and to provide customizable and personalized services. These cookies do not enable third parties to access any of your customer information. Additionally, be aware that if you visit other websites where you are prompted to log in or that are customizable, you may be required to accept cookies.

Advertisers and partners may also use their own cookies. We do not control use of these cookies and expressly disclaim responsibility for information collected through them.

Revisions

TerraGold reserves the right to revise, amend, or modify this Privacy Policy, our Terms and Conditions agreement, and our other policies and agreements at any time and in any manner, by updating this posting.

Changing Your Information

It is your sole responsibility to maintain the accuracy of your Personal Information. The Sites and Services may allow you to review, correct or update Personal Information you have provided through forms or otherwise. It is not always possible to completely remove or delete all of your information from our databases and that residual data may remain on backup media or for other reasons. Additionally, any public postings made, such as reviews in forums or blogs, cannot generally be removed. You may cancel or modify our email marketing communications you receive from us by following the instructions contained within our promotional emails. We reserve the right to send you certain communications relating to your account or use of our Sites and Services, such as administrative and service announcements and these transactional account messages may be unaffected if you choose to opt-out from receiving our marketing communications.

Your Consent

By using our Site, you consent to our Privacy Policy.

Questions?

If you have any questions about this Privacy Policy, please contact us at info@TerraGoldPlus.com.