



Privacy Policy

This Privacy Policy explains how NeedCapital.AI and its subsidiaries and affiliates (collectively, "NeedCapital.AI", "we" and "us") collects, uses, shares and protects information obtained from members and visitors to its website. If you are a member (or "Client" or "applicant"), you have agreed and are additionally subject to the Terms of Service (ToS), made publicly available for view and download on <https://needcapital.ai/legal>, which incorporates this Privacy Policy by reference. If you are not a member (or "Client" or "applicant"), by visiting the website, you consent to the collection and use of your information under the terms of this Privacy Policy.

1. Key Elements of NeedCapital.AI's Privacy Program.

- We gather personal information from you in order to provide services, comply with laws, and improve our offerings.
- We do not share your information with unaffiliated companies for marketing purposes without your prior permission.
- Unless you opt-out, we may share information about you among companies affiliated with us to inform you about additional products, services or promotions that may be of interest to you.
- You can control the method and the content of the communications we send to you.

2. Personal Information and Other Data We Collect.

NeedCapital.AI collects information that you voluntarily provide to us, including your name and contact details. NeedCapital.AI may also collect information about you from our Clients and third parties. When you visit our website, we send one or more cookies (a small file containing a string of characters) to your computer that uniquely identifies your browser. Cookies make it easier for you to log on to and use the website during future visits. You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is set. (Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences.). In addition to any other third-party cookies, NeedCapital.AI or its affiliates may use cookies, via services such as DoubleClick or Teracent, to track which pages on the site you've visited. The data is used to help serve relevant advertisements to you from around the web. NeedCapital.AI's servers automatically record information when you visit our website. These servers' logs include information such as your web request and internet protocol address. All of the information that NeedCapital.AI collects about you, is referred to in this Privacy Policy as "personal information."

3. Use of Your Information.

We use your personal information to process and administer details of your membership, to communicate with you, to provide you with opportunities, and to keep you up to date with new developments at NeedCapital.AI. We also use and analyze the information we collect so that we can administer, support, improve and develop our business. NeedCapital.AI may contact you using information you voluntarily provide.

4. Disclosure of Your Information.

NeedCapital.AI may disclose your personal information in response to legal process, to protect our rights, as otherwise required by law, or for the prevention or detection of a crime. If we sell our company or any part of it, or our business enters into a joint venture with another business entity, NeedCapital.AI may disclose your personal information to our new business partners or owners who may then provide you with information about their products and services. NeedCapital.AI is committed to keeping your information confidential. NeedCapital.AI does not sell, license or lease your personal information to any third party for purposes of marketing by the third party, or for any reason, except as described below:

a. In order to administer or process a transaction, product or service in accordance with a membership agreement,

b. Where such disclosure is required or appropriate by law or regulation, including cooperating with government agencies or other regulatory bodies and law enforcement officials, in response to subpoenas, credit bureaus and collection agencies, or when necessary to protect your rights or property or that of NeedCapital.AI, and

c. To help us improve our services to you, we may engage another business to help us to carry out certain internal functions such as account processing, fulfillment, member service, member satisfaction surveys or other data collection activities relevant to our business. We may also provide a party with member information from our database to help us analyze and identify member needs and notify members of product and service offerings. Use of the information shared is strictly limited to the performance of the task we request and for no other purpose. All third parties with which we share personal information are required to protect personal information in a manner similar to the way we protect personal information. If we propose to share information in a manner not covered in this Privacy Policy, we will notify you of this change by submitting an addendum on our website and, if appropriate, provide you an opportunity to opt-out of such use. However, NeedCapital.AI may disclose the personal information provided by you to our paid and verified members for the purpose of sale, license, lease or otherwise provided to help in analyzing your needs better and shall notify you about possible NeedCapital.AI deals that we think might interest or benefit you.

5. Your Ability to Opt-Out of Information Collection & Use.

You may choose not to provide personal information to NeedCapital.AI. You may set up your computer to reject cookies. However, in that case, you may not be able to use certain features on our website.

6. Security & Information Retention.

We employ security measures to protect your personal information both online and offline from access by unauthorized persons and against unlawful processing, accidental loss, destruction and damage. We will retain your personal information for a reasonable period or as long as the law requires. If you cease to be a member of NeedCapital.AI, we may retain your personal information for our business purposes provided that we will protect all such information about you in accordance with this Privacy Policy. Updates to our Data Security (Ref: "Your Data Is Secure"), regarding the information collected via NeedCapital.AI website, forms, portals, application and private password-protected pages, is provided on <https://NeedCapital.AI/legal>. As applicable to Clients, Members or Site Visitors of NeedCapital.AI located in the European Union, and in regard to privacy regulation best practices for GDPR/CCPA compliance, the relevant affiliates of NeedCapital.AI are designated "GDPR Ready."

7. Risks Inherent in Sharing Information.

Although we allow you to set privacy options that limit access to your personal information, please be aware that no security measures are perfect or impenetrable. We cannot guarantee that only authorized persons will view your personal information. We cannot ensure that information you share on our website will not become publicly available. We are not responsible for third party circumvention of any privacy settings or security measures on our website. You can reduce these risks by using common sense security practices such as choosing a strong password and using up to date antivirus software.

8. Third Party Sites.

We are not responsible for the privacy policies or the content of sites we link to, and have no control of the use or protection of information provided by you or collected by those sites. Whenever you elect to hyperlink to a linked website, you may be asked to provide registration or other information. Please note that the information you are providing is going to a third-party, and you should familiarize yourself with the privacy policy provided by that party.

9. Changes to This Policy.

NeedCapital.AI or affiliates may update this policy and the Terms of Service (ToS), which incorporates this Privacy Policy by reference. Any changes to this Privacy Policy will be indicated on our website. Your continued use of our website and, if you are a member, your continued participation in NeedCapital.AI, will indicate your agreement to such changes.

10. Contact.

All comments, queries and requests relating to our use of your personal information are welcomed and should be addressed to the e-mail address (Javascript must be enabled to see this e-mail address): [contact AT NeedCapital DOT AI](mailto:contact@NeedCapital.AI). Updates to Contact methods provided on: <https://NeedCapital.AI/legal>.