'BuildOnBudget' - Privacy Policy 3CP Limited

1. User's Acknowledgment and Acceptance of Terms

This Privacy Policy ("Policy") governs the collection and use of your personal information by 3CP Limited ("3CP") in connection with your access and use of the 'BUILD ON BUDGET' Products and Services. When you provide Personal Information to us in connection with the Products and Services, you are deemed to have consented to the collection, storage, disclosure, and use of your Personal Information by us in a manner disclosed in this Policy.

If you do not agree to be bound by the Policy, please do not use the Products and Services and provide Personal Information to us.

We reserve the right to amend Policy at any time without notice to you. Changes to the Policy will be notified to you by 3CP indicating on the Policy the date it was last updated. You acknowledge and agree it is your responsibility to check the Policy from time to time and familiarise yourself with any changes. Your use of the Products and Services following the posting of such changes or revised Policy shall constitute your consent to any changes in 3CP's privacy practices. We encourage you to review this Policy whenever you visit the Website to make sure that you understand how any Personal Information you provide will be used. You can also obtain a copy of the current Policy by emailing 3cpltd@gmail.com.

2. Definitions

In this Policy:

"We/Us/3CP" means 3CP Limited;

"You/Your/Yourself/User" means you as a user of the Products and Services;

"App" means the Software downloadable onto and accessible via a mobile phone or portable device;

"Products" means each of and together, the App and Software, together with associated media. printed materials and online and electronic documentation relating to the Products and Services;

"Services" means the services provided by 3CP to you via the App, Software or Website:

"Software" means the 'BuildonBudget' software downloadable from the Website; and

"Website" means the Website located at www.buildonbudget.co.nz.

3. What is Personal Information?

As used in this Policy, the term "Personal Information" means information that specifically identifies an individual (such as a name, address, telephone number, email address, or other account number), and other details, including, without limitation, your trading or company name, purchases of Products and/or Services, information about your use of the Products and Services. Personal Information also includes demographic information such as date of birth, gender, geographic area and preferences when such information is linked to other personal information that identifies you.

Personal Information does not include "aggregate" information, which is data we collect about the use of the Products and Services from which individual identities or

other Personal Information has been removed. In other words, information about how you use the Products and Services may be collected and combined with information about how others use the same Product(s) and Services. Aggregate data helps us understand trends and our users' needs so that we can better consider new features or otherwise tailor our Products and/or Services. This policy in no way restricts or limits our collection and use, including sharing with Affiliates or third parties, of aggregate information.

4. What Personal Information do we collect?

Personal Information may be collected in a number of ways when you visit our Website to access the Products and Services. We may collect certain information you voluntarily provide to us which may contain personal information. For example, we may collect Personal Information, such as your name, address, email, phone number, and other contact information when you request information, download the Products or purchase Services, or send us an email or contact us by other means for any reason. We may also collect contact information, credit card or other payment account information, and transaction details if you purchase Services through the Website.

When you visit our Website, some information is also automatically collected, such as your computer's Internet Protocol (IP) address, the date and time of your visit and activity on the Website, your computer's browser type, the address of a referring web Website, and your activity on the Website. We treat this information as Personal Information if we combine it with or link it to any of the identifying information mentioned above at clause 3. Otherwise, it is used in the aggregate only.

We may also automatically collect certain information through the use of "cookies". Cookies are small data files that are stored on a user's hard drive at the request of a Website to enable the Website to users who have previously visited them and retain certain information such as customer preferences and history. If we combine cookies with or link them to any of the personally identifying information, we would treat this information as Personal Information. If you wish to block, erase, or be warned of cookies, please refer to your browser instructions or help screen to learn about these functions.

5. Use and Sharing of Personal Information Collected

In general, we use personal information we collect to facilitate your use of, and our administration and operation of, the Website, Products and/or Services, to provide you with information or Services you request, to process your requests or transactions, and for the purpose for which the information was provided.

We do not sell, trade or otherwise transfer to third parties your Personal Information. This does not include trusted third parties ("Service Providers") who are engaged by or working with us in connection with the operation of the Website and the Services, and who need access to such information to carry out their work for us, such as payment processors and hosting services. For example, credit card or other payment transactions may be processed by a third party, such as PayPal, in which case your credit card number (or other account number and related information you provide), contact information, and transaction information will be sent to such third party to complete the transactions you authorise.

We may also release your Personal Information to third parties when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or third parties' rights, property, or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

6. Payment Transactions

You acknowledge and agree that credit card transactions conducted through the App will be processed using a third party and, in connection with such payment transactions, your Personal Information including Personal Information relating to your credit card account will be transmitted to such third party. By submitting your credit card information in connection with a payment transaction, you authorise 3CP

or such third party to charge your credit card for the amount indicated and agreed upon.

7. Linking to Third Party Websites

The Website may contain hyperlinks to other websites ("**Linked Sites**"). Any Personal Information you provide on the Linked Sites is provided directly to that third party at your own risk and is subject to that third party's privacy policy. We are not responsible for the content or privacy and security practices and policies of Linked Sites. Hyperlinks from our Website to third party websites are provided for your convenience. We encourage you to learn about their privacy and security practices and policies before providing such third party websites with any Personal Information.

8. Protection and Storage of Personal Information

3CP endeavours to:

- take all reasonable steps to ensure Personal Information collected and used is accurate, complete and up to date;
- destroy or permanently de-identify Personal Information if it is no longer needed for any purpose; and
- protect your Personal Information from misuse, loss and unauthorised access, modification or disclosure.

Please be aware, however, that despite our efforts, no security measures are perfect or impenetrable.

9. Rights to access Personal Information

You have the right to request access to your Personal Information in accordance with applicable privacy legislation. We may recover from you our reasonable costs of supplying you with access to your Personal Information. You can ask for your Personal Information to be corrected if it is inaccurate, incomplete or out of date. Where requested, 3CP will take reasonable steps to correct your Personal Information.

10. Contact Information

If you have any questions about this Policy, please email us at 3cpltd@gmail.com.