

PowerQwest Financial Website Privacy Policy

Privacy Policy

PowerQwest Financial, LLC respects your privacy and is committed to protect the personal information that you share with us. Generally, you can browse through our website without giving us any information about yourself. When we do need your personal information to provide services that you request or when you choose to provide us with your personal information, this policy describes how we collect and use your personal information.

Information Collection

Personal information means any information that may be used to identify an individual, including, but not limited to, a first and last name, email address or other physical address, other contact information, title, birth date, gender, occupation, industry, personal interests, other information when needed to provide a service you requested.

When you browse our website, you do so anonymously, unless you have previously indicated that you wish PowerQwest Financial, LLC to remember your login and password. We do not automatically collect personal information, including your email address, unless you choose to provide it for future promotional offers. We do, however, log your IP address (the Internet address of your computer) to give us an idea of which part of our website you visit and how long you spend there. But we do not link your IP address to any personal information unless you have logged into our website. Like many other commercial websites, the PowerQwest Financial, LLC website may use a standard technology called a “cookie” to collect information about how you use the site. Please go to the Cookies and Tracking Information section below for more information.

PowerQwest Financial, LLC collects personal information when you register with us for an account, when you use certain PowerQwest Financial, LLC products or services, when you register to attend a seminar or participate in an online survey, when you ask to be included in an email or other mailing list, or you submit an entry for a sweepstakes or other promotions, or when you submit your personal information to us for any other reason. From time to time, PowerQwest Financial, LLC receives personal information from business partners and vendors. We only use such information if it has been collected in accordance with acceptable privacy practices consistent with this policy and applicable laws.

Access to certain PowerQwest Financial, LLC web pages may require a login and a password. The use of those web pages, and the information or programs downloadable from those sites, may be governed by a written agreement between your employer and PowerQwest Financial, LLC. Unless you request deletion of your personal information as specified below, your personal information may be retained by PowerQwest Financial, LLC to verify compliance with the agreement, log software licenses granted, to track software downloaded from those pages or track usage of other applications available on those pages.

Notice

When personal information is collected, we will inform you at the point of collection the purpose for the collection. PowerQwest Financial, LLC will not transfer your personal information to third parties without your consent, except under the limited conditions described under the discussion entitled Information Sharing and Disclosure below.

If you choose to provide us with your personal information, we may only transfer that information, within PowerQwest Financial, LLC or to PowerQwest Financial, LLC’s third-party service providers with your permission. Upon receiving your permission, we may transfer your information across borders and from your country or jurisdiction to other countries or jurisdictions around the world.

We will always give you the opportunity to “opt out” of receiving direct marketing or market research information. This means we assume you have given us your consent to collect and use your information

in accordance with this Policy unless you take affirmative action to indicate that you do not consent, for instance by clicking or checking the appropriate option or box at the point of collection. In some cases, when applicable, we will provide you with the opportunity to “opt in.” This means we will require your affirmative action to indicate your consent before we use your information for purposes other than the purpose for which it was submitted.

Cookies and Tracking Technology

A cookie is a small data file that certain web sites write to your hard drive when you visit them. A cookie file can contain information such as a user ID that the site uses to track the pages you have visited, but the only personal information a cookie can contain is information you supply yourself. A cookie cannot read data off your hard disk or read cookie files created by other sites. Some parts of PowerQwest Financial, LLC’s website use cookies to track user traffic patterns. We do this in order to determine the usefulness of our website information to our users and to see how effective our navigational structure is in helping users reach that information.

If you prefer not to receive cookies while browsing our website, you can set your browser to warn you before accepting cookies and refuse the cookie when your browser alerts you to its presence. You can also refuse all cookies by turning them off in your browser, although you may not be able to take full advantage of PowerQwest Financial, LLC’s website if you do so. In particular, you may be required to accept cookies in order to complete certain actions on our website. You do not need to have cookies turned on, however, to use/navigate through many parts of our website, except access to certain of PowerQwest Financial, LLC’s web pages may require a login and password.

How We Use Information Collected

PowerQwest Financial, LLC uses information for several general purposes: to fulfill your requests for certain products and services, to personalize your experience on our website, to keep you up to date on the latest product announcements, software updates, special offers or other information we think you’d like to hear about either from us or from our business partners, and to better understand your needs and provide you with better services. We may also use your information to send you, or to have our business partners send you, direct marketing information or contact you for market research.

Information Sharing and Disclosure

PowerQwest Financial, LLC has multiple operating companies; your personal information may be shared within the PowerQwest Financial, LLC operating entities. All such entities are governed by this Privacy Policy or are bound by the appropriate confidentiality and data transfer agreements.

Your personal information is never shared outside PowerQwest Financial, LLC without your permission, except under conditions explained below. Inside PowerQwest Financial, LLC, data is stored in controlled servers with limited access. Your information may be stored and processed in the United States.

PowerQwest Financial, LLC may send your personal information to other companies or people under any of the following circumstances: when we have your consent to share the information; we need to share your information to provide the product or service you have requested; we need to send the information to companies who work on behalf of PowerQwest Financial, LLC to provide a product or service to you (we will only provide those companies the information they need to deliver the service, and they are prohibited from using that information for any other purpose); or we want to keep you up to date on the latest product announcements, software updates, special offers or other information we think you’d like to hear about either from us or from our business partners (unless you have opted out of these types of communications). We will also disclose your personal information if required to do so by law, to enforce our Terms of Use, or in urgent circumstances, to protect personal safety, the public or our websites.

Data Security

Your PowerQwest Financial, LLC account information is password-protected for your privacy and security. PowerQwest Financial, LLC safeguards the security of the data you send us with physical, electronic, and managerial procedures. In certain areas of our websites, PowerQwest Financial, LLC uses

industry-standard SSL-encryption to enhance the security of data transmissions. While we strive to protect your personal information, we cannot ensure the security of the information you transmit to us, and so we urge you to take every precaution to protect your personal data when you are on the Internet. Change your passwords often, use a combination of letters and numbers, and make sure you use a secure browser.

Children and Privacy

Our websites do not target and are not intended to attract children under the age of 13. PowerQwest Financial, LLC does not knowingly solicit personal information from children under the age of 13 or send them requests for personal information.

Third Party Sites

PowerQwest Financial, LLC's website contains links to other sites. We do not share your personal information with those websites and are not responsible for their privacy practices. We encourage you to learn about the privacy policies of those companies.

Our website may contain links to websites operated by other companies. Some of these third-party sites may be co-branded with a PowerQwest Financial, LLC logo, even though they are not operated or maintained by PowerQwest Financial, LLC. Although we choose our business partners carefully, PowerQwest Financial, LLC is not responsible for the privacy practices of websites operated by third parties that are linked to our site. Once you have left our website, you should check the applicable privacy policy of the third-party website to determine how they will handle any information they collect from you.

Changes to this Privacy Policy

PowerQwest Financial, LLC will amend this policy from time to time. If we make any substantial changes in the way we use your personal information we will make that information available by posting a notice on this site.

Questions or Suggestions

If you have questions or concerns about our collection, use or disclosure of your personal information, please use the Contact Us form to get in touch with us.

This document was last updated May 14, 2020.