

# Bestdegree.online Web Privacy Statement

This privacy policy was last updated on March 01, 2021

Bestdegree.online is committed to protecting your privacy when you visit our Websites, so we want you to know what information we collect when you visit one of our sites, how we use that information, and how you can update it. We reserve the right to append or otherwise modify this Privacy Statement at any time, so please re-visit this page occasionally to check for updates.

## ***About this Privacy Policy***

We respect the privacy of our users and have developed this Privacy Policy to demonstrate our commitment to protecting your privacy. This Privacy Policy is intended to describe information that we collect from you as part of the normal operation of our service and how that information may be used, with whom it may be shared, and your choices about such uses and disclosures. If you have questions about our privacy practices, please refer to the end of this Privacy Policy for information on how to Contact Us.

## ***Application of this Privacy Policy***

This Privacy Policy applies to all websites ("Website(s)" or "Site(s)") owned, operated, and controlled by J2Media Ventures, LLC ("J2Media", "we", "our" or "us"), including, but not limited to, Bestdegree.online, and the entire Bestdegree.online Network of sites. Please note that this Privacy Policy applies only to Sites owned, operated and controlled by J2MEDIA and not to websites maintained by other companies to which we may link.

## ***Links to Third Parties***

For your convenience and to improve the usage of the website we may insert links to third parties on this site. This Privacy Policy does not apply to such third party websites. These links take you outside of our service and off our Site and are beyond our control. This includes links from partners that may use J2MEDIA's logos as part of a co-branding agreement. The sites that such links may direct you to have their own separate Privacy Policy. J2MEDIA is not liable for the content and activities of those sites. Your visits and access to such websites is at your own risk. Please note that third parties' sites may utilize their own cookies with users, collect users' data, and/or solicit users' personal information.

## ***Agreement to Terms of Privacy Policy and Terms of Use***

All activities in which you may engage on this website are voluntary. You are not required to provide any personal information to us unless you choose to access features on this site which require the information. If you do not agree with the terms of this policy or other terms of use on this website, then you should immediately exit this website and discontinue using the Site. If you do not agree with the terms of our Privacy Policy and our terms of use, please do not provide us with personal information, and leave this Website. The Terms of Service of this Site are expressly incorporated herein by reference and made a part of this policy. By using the Website, you signify that you agree to the terms of this Privacy Policy as well as to our Terms of Service.

## ***No Use of This Site by Persons Under 18 Permitted***

This Site is not directed at persons under the age of 18. Persons under the age of 18 must not send any personal information to J2MEDIA under any circumstances, including but not limited to name, address or email address.

## ***Your Privacy is Important to Us***

Our Privacy Policy explains what information we obtain on the Site and how we use the information you disclose to us, including how we may provide your information to our third party partners who have expressed a willingness to provide you with the products and services associated with this Site.

## Who We Are

We are an online consumer service that introduces consumers such as yourself to certain of our participating third party partners who have expressed a general willingness to review your information and determine if they are willing to provide you with the services or products that prompted your visit to our Site.

## Information We Collect

You may be required to provide "personal information" to access or use certain parts of our Website or features of the Site. If you do not provide the requested personal information, you may not be able to access or use the features of the site where such information is requested. We may ask you for personal information, which includes information that pertains to your identity, that we or certain of our participating third party partners consider necessary for performing a preliminary evaluation of your qualifications to receive applicable products and/or services. Such information may include, but is not limited to, items such as: your name; address; e-mail address; telephone number; fax number; credit card information; social security number; date of birth; age; gender; information about your interests in and use of various products, programs, and services; education level; educational interests; home owner status; income; debt level; current mortgage; mortgage rate and the like and other information that does not identify you. We may also use your personal information to obtain additional information about you such as your credit score and/or your credit report to improve our matching service for you. In addition, we may collect certain information regarding the number and type of products and/or services you have responded to and completed.

## Cookies

When you visit our Website, we may collect certain information through the use of cookies to facilitate your access to our Site and to personalize your online experience. A cookie is a small text file that is stored on a user's computer for record keeping purposes. We use both session cookies, which terminate when a user closes his/her browser, and persistent cookies, which remain on the user's computer until manually deleted. You may decline our cookies if your web browser software permits, although this may prevent you from accessing certain features of the Service.

Through the use of cookies, we collect certain information online and offline arising out of your use of our Site. When you visit our Site, we track certain non personally identifiable information with respect to your behavior on the Site. This non-personally identifiable information may include the Internet address or URL that you just came from and the URL to which you go next; the links you click; any searches you conduct on our site; your computer browser information; your IP address; and/or other actions you conduct while on our Websites. We use this non-personally identifiable information in conjunction with some of the information that you provided to conduct internal research on users' demographics and behavior and to better understand how to serve users, such as yourself, of the Site. The aforementioned information cannot, by itself, be used to gather any personally identifiable information about you, but it will allow us to track the overall effectiveness of our online advertising campaigns. Third parties may also set cookies on or through the service to track Site usage and to track the overall effectiveness of our online advertising campaigns.

## Log Files

When you visit our Website, we track internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, platform type, date/time stamp and number of clicks to analyze trends and administer the Site, track user's movement in the aggregate and gather broad demographic information for aggregate use. We use your IP address at times to help identify you as you browse and to gather broad technical and demographic information on who uses the Site.

## Web Beacons

We may use standard internet technology, called Web Beacons (also called clear gifs, pixel tags or web bugs) that are tiny graphics with a unique identifier that are used to track online movements. Unlike cookies which are stored on the user's computer, a web beacon is embedded invisibly on a webpage (or email). Web beacons help us better manage content through the service by informing us what content and which campaigns are effective. This allows us and our participating third party partners to gauge the effectiveness of marketing campaigns by showing how many emails the

recipients have opened or by sending/receiving an anonymous identification number when you travel to a site from an online advertisement. We do not tie clear gifs to personally identifiable information.

## *How We Use Your Information*

General: In general we may use information we collect about you to:

" Provide the products and services that you have requested; " Perform research and analysis about your use of, or interest in our products, services, content, or the products, services, or content offered by third parties; " Communicate with you via email, postal mail, telephone and/or mobile devices about products or services that may be of interest to you either from us or third parties; " Develop and display content and advertisement tailored to your interests on our site and other sites; " Verify your eligibility to receive products and/or services; " Enforce our Terms of Service; " Manage our business; and " Perform functions as otherwise described to you at the time of collection.

For example, we may compare and review your personal information for errors, omissions, and accuracy based upon past usage and response; or compare your information against other publicly available files; or validate some of the personal information to verify that the information you submitted has a high probability of being valid information.

Based upon your affirmative consent, as evidenced by your clicking on the applicable "submit" button, acknowledgement box, and/or your registration on a Site (i.e., your submission of the requested information, including your personally identifiable information), we may use the information you provide to attempt to match you with providers of products and services (for example, using your zip code to check for service providers whose service area covers your location) and/or we may forward the information that you provided directly to certain of our third party partners.

Use for Research: We reserve the right to collect information about you and store it in connection with other online or offline information we may possess or obtain about you to create a general user profile. This profile may be created by combining your information with other sources of information such as information obtained from public databases, or from your browsing habits surrounding your visit to this Site.

Email and Telephone Calls: From time to time, we may contact you via e-mail advertising, telephone marketing, direct mail marketing, or other means to inform you of additional opportunities to receive special offers for other services and/or products that we believe may be of interest to you. By providing your contact information when using our service, you are entering into a business relationship with J2MEDIA and are further requesting, and expressly consenting to, being contacted by J2MEDIA via telephone, fax, email, surface mail, or any other means, at any of your contact numbers or addresses, even if you are listed on any federal, state or other applicable "Do Not Call" list, in order that J2MEDIA may provide the services set forth on the Site or for other purposes reasonably related to your service request and the business of J2MEDIA, including marketing-related emails. You are under no obligation to accept any service or product offered through these communications. If you no longer wish to receive any e-mails from us, or if you want to modify your personal data or want your personal data removed from our database, you may cancel your registration at anytime and you may OPT OUT by following the opt out instructions provided herein.

Financial Information: To the extent that we collect your credit card information, we will use the information to verify your identity and/or for transmitting the information to the participating third party partners authorized by you for the purpose of completing your requested transaction. Your credit card information will be encrypted during transmission. In addition, by submitting your credit card information to us, you agree that we and/or our third party partners may verify your credit card account, and you authorize us and/or our third party partners to charge, and thereafter immediately credit, a small sum to the card. Such verification may be conducted through a third-party service provider and, in that case, we would share your specific credit card information with this third-party provider for verification purposes. Notwithstanding the foregoing, we reserve the right to share with third-parties the fact that we have credit card information on file for specific users.

In the event we offer product and/or services where your credit card information is required to process your requested transaction, we will store your credit card information to facilitate your authorized transactions.

## Sharing Your Information

### Third Parties

WE MAY USE INFORMATION THAT WE HAVE COLLECTED FOR ANY LEGALLY PERMISSIBLE PURPOSE, INCLUDING SELLING OR TRANSFERRING SUCH INFORMATION AT ANY TIME TO THIRD PARTIES FOR ANY LEGALLY PERMISSIBLE PURPOSE. For example, we may share your personal information with third party partners so that they can contact you and offer you products and/or services that we and they believe might be of interest to you. This may include, but is not limited to, e-mail advertising, telephone marketing, and direct mail marketing. You are under no obligation to accept any service or product offered by any of our third party partners through these communications. By providing personal information when using the Sites, you are entering into a business relationship with J2MEDIA's third party partners and are requesting, and expressly consenting to, being contacted by our third party partners via telephone, fax, email, surface mail or any other means, at any of your contact numbers or addresses, even if you are listed on any federal, state or other applicable "Do Not Call" list, in order that our third party partners may provide the services set forth on the Site or for other purposes reasonably related to your service and/or product request to which you have expressed interest and the business of our third party partners, including marketing-related emails.

PLEASE NOTE: submission of YOUR telephone number(s) and a best time to be called is YOUR authorization and request to be called at the telephone number(s) YOU provide.

We may disclose your personally identifiable information for the purpose of the transfer or sale of personally identifiable information pursuant to the sale of our business or assets. If we transfer ownership of the Site to another company, we will notify you by general notice on our Site. We may also transfer or share non-individualized information, such as summary or aggregated anonymous information about all persons or sub-groups of persons visiting this Site. In addition, we may maintain separate e-mail, mailing or phone lists for different purposes based on the information that you submitted and that we maintain.

### Service Providers

In order to provide the products or services you have requested, we may disclose the information we collect to companies that facilitate or provide elements of our service on our behalf, including without limitation, credit card processors, email management firms, and call center providers. We may also use external service providers to obtain your credit score and credit report in conjunction with your loan information request. Here is a list of our service providers :

- Degree Counseling
- Education Resource Network
- USDegreeSearch.com
- FetchForce
- Gragg
- The DegreePath Network
- Rex Direct Net

### Other Purposes

We may also disclose your personally identifiable information when required by law, such as in response to a subpoena, court order, or other legal process, or to prevent imminent harm to any person or entity. We will fully cooperate with law enforcement agencies in identifying those who use our services for illegal purposes.

## How We Protect Your Privacy

### Security Measures

In order to protect both the personal information and the general information that we receive from you through our website, we have implemented various security measures. As an initial matter, any financial information (i.e. credit card information) transmitted to our servers via a secure server is encrypted using Secure Sockets Layer ("SSL") technology.

SSL is a protocol that transmits your communications over the Internet in an encrypted form. The protocol ensures that the information is sent, unchanged, only to the server you intended to send it to.

Once your Financial Information reaches our server, it is protected by a firewall. In addition to encryption and firewall protections, our third party partners are required to operate in accordance with federal and state laws and regulations, including regulations relating to CAN-SPAM and rules promulgated by the FTC. If we learn that any of our third party partners is breaching our agreement, we will take corrective actions including, if necessary, terminate our relationship with such third party partner.

## ***Risk of Interception***

We follow generally accepted industry standards to protect the personal information submitted to us. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. While we strive to use commercially acceptable means to protect your personal information, we cannot guarantee the security of any information you disclose online. For example, third parties may unlawfully intercept personal data or access our servers and obtain personal data. By using this site, you expressly acknowledge and agree that we do not guarantee the security of any data provided to or received by us through this site and that any personal information, general information, or other data or information received from you through the site is provided to us at your own risk, which you expressly assume. If you have any questions about security on our Web site, you can mail us at the address indicated below in the Contact Us section.

## ***Opting Out***

If you wish to opt-out from receiving additional email offers, advertisements and promotions relating to this Site, please click on [this link](#) to "opt-out".

If you choose to opt-out, your e-mail address will be added to the suppression files associated with this Site (e.g. Mortgage, Education etc.) within ten (10) business days of your request. Thereafter, you should not receive any further email offers, advertisements and promotions from this Site. However you may still receive promotional communications from our third party partners with whom we have shared your information. To stop receiving further communications from these third party partners you will need to contact them directly in order to opt-out. Please note that after we process your request to opt-out from receiving additional email offers, advertisements and promotions from this Site, we will no longer make your information available to our third party partners relating to this Site.

## ***Effective Date and Notification of Changes to Privacy Policy***

This Privacy Policy is effective as of the Effective Date stated at the beginning of this Privacy Policy and will remain in effect except with respect to any of its provisions that are changed in the future, in which case the changes will become effective on the date they are posted on the website or we otherwise notify you of the changes. We reserve the right to change this Privacy Policy at any time. You should check this policy periodically as its terms may change from time to time. Your continued use of the Site after we post any such modifications will constitute your acknowledgment of the modified policy and your agreement to abide and be bound by the modified policy. We will also revise the "last updated" date found at the beginning of this Privacy Policy when we post changes to it.

## ***Contact Us***

If you have any questions or comments relating to our website or Privacy Policy, or if you would like to request information about our disclosure of personal information to third parties, please contact us by email at: [philj@j2mediaventures.com](mailto:philj@j2mediaventures.com)

## ***Special Notification for California Residents***

Individual customers who reside in California and have provided their personal information may request information regarding disclosures of this information to third parties for direct marketing purposes. Such requests must be submitted through our Contact Us instructions.

## ***Notification of Intellectual Property Rights Infringement***

We are committed to uphold and respect intellectual property rights. If you are an intellectual property owner and believe that your rights have been infringed by materials on this webpage, please contact our Legal Department.

[philj@j2mediaventures.com](mailto:philj@j2mediaventures.com)

Please provide the following information in your correspondence to us: your name and contact information, identification of the copyrighted work claimed to be infringed, identification of the material that is claimed to be infringing, and sufficient information for us to locate the material. Please include with your correspondence, (i) a statement that you have a good faith belief that use of the material in the manner complained of is not authorized by you (copyright owner), your agent, or the law; (ii) a statement that the information you provided is accurate, and under penalty of perjury, that you are authorized to act on behalf of the owner of the exclusive right that is allegedly infringed.