

## **Your Privacy Rights**

This Privacy Policy describes your privacy rights regarding our collection, use, storage, sharing, and protection of your personal information. It applies to the DrDesaiSoap.com website and all related sites, applications, services and tools where this policy is referenced, regardless of how it is accessed.

## **Scope and Consent**

By using DrDesaiSoap.com and its related sites, application, services and tools, and/or registering for an DrDesaiSoap.com account, you expressly consent to our collection, use, disclosure, and retention of your personal information as described in this Privacy Policy and in our User Agreement.

Throughout this Privacy Policy, we use the term "personal information" to describe information that can be associated with a specific person and could be used to identify that person. We do not consider personal information to include information that has been made anonymous or aggregated so that it can no longer be used, whether in combination with other information or otherwise, to identify a specific person.

We may amend this Privacy Policy at any time by posting the amended terms on this site. All amended terms automatically take effect 30 days after they are initially posted on the site. Additionally, we will notify you through the DrDesaiSoap.com website and/or via email of any material changes to this Privacy Policy.

## **Mobile Privacy**

We may offer you the ability for you to connect with our sites, or use our applications, services, and tools using a mobile device, either through a mobile application or via a mobile optimized website. The provisions of this Privacy Policy apply to all such mobile access and use of mobile devices. This Privacy Policy will be referenced by all such mobile applications or mobile optimized websites.

## **Collection of Personal Information**

You can browse our sites without telling us who you are or revealing any personal information about yourself. If you register for an account with us, you give us your personal information, and you are not anonymous to us. If you choose to provide us with personal information, you consent to the transfer and storage of that information on our servers located in the United States.

We collect the following types of personal information in order to provide you with the use of and access to our sites, applications, services and tools, and to help us personalize and improve your experience:

**Information we collect automatically:** When you visit our sites, use our applications, services, and tools, or interact with our advertising or content, we automatically collect information sent to

us by your computer, mobile device, or other access device. This information is associated with you personally only when sign in as a registered user, and includes but is not limited to:

- device ID or unique identifier, device type, geo-location information, computer and connection information, statistics on page views, traffic to and from the sites, referral URL, ad data, IP address, and standard web log information,
- anonymous information collected through our use cookies and web beacons

**Information you give us:** We collect and store any information you enter on our sites or you provide to us in context of using our sites, applications, services or tools. This may include, but is not limited to:

- information you provide us when registering for an account, including email address, phone number, mobile telephone number, physical contact information, and (depending on the service used) sometimes financial information, such as credit card or bank account numbers;
- addition information you may provide to us via social media sites or services
- transactional information based on your activities on the sites (such as bidding, buying, selling, item and content you generate or that relates to your account);
- shipping, billing and other information you provide to purchase or ship an item;
- information provided in the context of community discussions, chats, dispute resolution, correspondence through our sites, or correspondence sent to us
- additional personal information we ask you to submit to authenticate yourself or if we believe you are violating site policies (for example, we may ask you to send us an ID or bill to verify your address, or to answer additional questions online to help verify your identity or ownership of an item you list)

**Mobile:** When you access one of our mobile optimized sites, we may receive information about your location and your mobile device, including a unique identifier for your device. We may use this information to provide you with location based services, such as advertising, search results, and other personalized content. Most mobile devices allow you to control or disable location services in the device's setting's menu. If you have questions about how to disable your device's location services, we recommend you contact your mobile service carrier or the manufacture of your particular device.

**Information from other sources:** We may receive or collect supplemental information about you from third parties sources and add it to our account information. This may include, but is not limited to, demographic, navigation information, additional contact information, credit check information, and additional information about you from credit bureaus or other sources, as permitted by law.

### **Information Sharing and Registration with Social Media Websites**

We also offer services that allow you to share information with third party social media websites such as Facebook, Google Plus, Twitter, and others.

You may choose to provide us with access to certain personal information stored by such third party websites. The personal information we have access to varies by website and is controlled by your privacy settings on that website and your consent. By associating an account managed by a third party with your DrDesaiSoap.com account and authorizing DrDesaiSoap.com to have access to this information, you agree that DrDesaiSoap.com may collect, use and store information from these websites in accordance with this Privacy Policy.

## **Use of Personal Information**

Our primary purpose in collecting personal information is to provide you with access to our sites and/or use of our services, applications and tools, provide you with requested customer service and relevant information about your account and our services, and to provide you with a safe, smooth, efficient, and customized experience. You agree that we may use your personal information to:

- provide you access to our sites and the services and customer support you request;
- provide customer support you request for financial products offered by members of our corporate family and their financial institution partners (such as Bill Me Later, a PayPal service)
- prevent, detect, and investigate, fraud, security breaches, potentially prohibited or illegal activities, and enforce our User Agreement;
- customize, measure and improve our services, content and advertising;
- contact you, either via email or telephone, to resolve disputes, collect fees, and troubleshoot problems with your account or our sites, services, applications or tools, or for other purposes authorized by law.
- contact you, either via email or telephone to inform you about our services and those of our corporate family, deliver targeted marketing, service updates, and promotional offers based on your communication preferences
- compare information for accuracy, and verify it with third parties;
- provide you other services requested by you as described when we collect the information

## **Communication Preferences**

You can control how and when you want to receive notifications from DrDesaiSoap.com about your buying and selling activities from DrDesaiSoap.com, This is also the place where you can control your communication preferences, and choose which newsletters and promotions you want to receive, and the methods by which we may contact you.

## **Marketing**

We do not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. We may combine your information with information we collect from other companies and use it to improve and personalize our services, content and advertising.

If you do not wish to receive marketing communications from us, you can indicate your communications preference in [DrDesaiSoap.com](http://DrDesaiSoap.com), or within the direct communication from us.

## **Our Disclosure of Your Information**

We may disclose personal information to respond to legal requirements, enforce our policies, respond to claims that a listing or other content violates the rights of others, or protect anyone's rights, property, or safety. Such information will be disclosed in accordance with this Privacy Policy and applicable laws and regulations. As stated above, we do not disclose your personal information to third parties for their marketing purposes without your explicit consent.

We may also share your personal information with:

- Service providers under contract who help with our business operations (such as, but not limited to, fraud investigations, bill collection, affiliate and rewards programs, site operations, and co-branded credit cards).
- Financial institution partners of DrDesaiSoap.com corporate family members who offer financial products (such as Wells Fargo, Intuit or Paypal), with whom we partner with to provide Bill Me Later, a PayPal Service) to provide joint content and services (like registration, transactions and customer support), to help detect and prevent potentially illegal acts, violations of our policies, fraud and/or security breaches, and to guide decisions about their products, websites, applications, services and tools, and communications. These third party financial institution partners will use this information to send you marketing communications only if you have requested their services and will use your personal information in compliance their respective privacy policies and consistent with this privacy policy and our global privacy standards
- Other third parties to whom you explicitly ask us to send your information (or about whom you are otherwise explicitly notified and consent to when using a specific service).
- Law enforcement, governmental agencies, or authorized third-parties, in response to a verified request relating to a criminal investigation or alleged illegal activity or any other activity that may expose us, you, or any other DrDesaiSoap.com user to legal liability. In such events, we will only disclose information relevant and necessary to the investigation or inquiry, such as name, city, state, ZIP code, telephone number, email address, User ID history, IP address, fraud complaints, bidding and listing history, and anything else we may deem relevant to the investigation.
- Credit bureaus with which we may report information about your account, including information on late payments, missed payments, or other defaults on your account may be reflected in your credit report.
- Other business entities, should we plan to merge with or be acquired by that business entity. (Should such a combination occur, we will require that the new combined entity follow this Privacy Policy with respect to your personal information. If your personal information will be used contrary to this policy, you will receive prior notice.)

Without limiting the above, in an effort to respect your privacy and our ability to keep the community free from bad actors, we will not otherwise disclose your personal information to law enforcement, other government officials, or other third parties without a subpoena, court order or

substantially similar legal procedure, except when we believe in good faith that the disclosure of information is necessary to prevent imminent physical harm or financial loss or to report suspected illegal activity.

## **Information You Share on DrDesaiSoap.com**

Other people can see your Feedback, ratings and associated comments. So if you associate your name with your User ID, the people to whom you have revealed your name will be able to personally identify your DrDesaiSoap.com activities.

If you access our websites from a shared computer or a computer in an internet café, certain information about you, such as your User ID, activity or reminders from DrDesaiSoap.com, may also be visible to other individuals who use the computer after you.

## **Our use of Cookies, Web Beacons, Local Storage, and Similar Technologies**

When you visit or interact with our sites, services, applications, messaging (such as email), and tools, we or our authorized service providers may use cookies, web beacons, and other similar technologies for storing information to help provide you with a better, faster, and safer experience.

## **No Spam, Spyware, or Spoofing**

We and our users do not tolerate spam. Make sure to set your DrDesaiSoap.com communication preferences so we communicate to you as you prefer. To report DrDesaiSoap.com-related spam or spoof emails to DrDesaiSoap.com, please forward the email to [AskDrDesai@DrDesaiSoap.com](mailto:AskDrDesai@DrDesaiSoap.com). You may not use our communication tools to send spam or otherwise send content that would violate our User Agreement. We automatically scan and may manually filter messages to check for spam, viruses, phishing attacks and other malicious activity or illegal or prohibited content, but we do not permanently store messages sent through these tools. We do not rent or sell these email addresses.

## **Accessing, Reviewing, and Changing Your Personal Information**

Your password is the key to your account. Use unique numbers, letters and special characters, and do not disclose your DrDesaiSoap.com password to anyone. If you do share your password or your personal information with others, remember that you are responsible for all actions taken in the name of your account. If you lose control of your password, you may lose substantial control over your personal information and may be subject to legally binding actions taken on your behalf. Therefore, if your password has been compromised for any reason, you should immediately notify DrDesaiSoap.com and change your password.

You can see, review and change most of your personal information by signing on to DrDesaiSoap.com. Generally, we will not manually modify your personal information because it is very difficult to verify your identity remotely. You must promptly update your personal information if it changes or is inaccurate. Once you make a public posting, you may not be able

to change or remove it. Upon your request, we will close your account and remove your personal information from view as soon as reasonably possible, based on your account activity and in accordance with applicable law. We do retain personal information from closed accounts to comply with law, prevent fraud, collect any fees owed, resolve disputes, troubleshoot problems, assist with any investigations, enforce our business policies and take other actions otherwise permitted by law.

## **How We Protect and Store Your Personal Information**

We store and process your personal information on our computers in the US and elsewhere in the world where our partners may conduct business. We protect your information using service providers that have technical and administrative security measures to reduce the risks of loss, misuse, unauthorized access, disclosure and alteration. Some of the safeguards our service providers use are firewalls and data encryption, physical access controls to their data centers, and information access authorization controls.

We take steps to ensure that the personal information we collect is accurate and up to date, and we provide you with the opportunity to update your information through your account profile settings. We retain information as long as it is necessary and relevant for our operations. In addition, we may retain personal information from closed accounts to comply with the law, prevent fraud, collect any fees owed, resolve disputes, troubleshoot problems, assist with any investigation, enforce our policies and take other actions permitted by law.

## **Contact Us**

If your questions are not answered online, you may write to us at: DrDesaiSoap.com Inc. Attn: Legal - Privacy Practices, 1012 Califon-Cokesbury Rd, Lebanon NJ 08833 or using the Contact us form.