

Effective Date: July 18, 2026

1. INTRODUCTION

This Privacy Policy ("Privacy Policy") explains how TiVaMo Inc. ("Company," "we," "us," or "our") collects, uses, discloses, retains, and protects personal information when you access or use our Websites or Services as described below and in this Privacy Policy, as well as the choices available to you related to use of your information.

We use personal information as described in this Privacy Policy, including to provide, secure, support, maintain, and improve the Services, comply with legal obligations, prevent fraud and misuse, and support our business operations as described below.

YOUR ACCESS TO AND USE OF THE WEBSITES AND SERVICES, AS APPLICABLE, IS SUBJECT TO THIS PRIVACY POLICY. IF YOU DO NOT WANT US TO PROCESS PERSONAL INFORMATION AS DESCRIBED IN THIS PRIVACY POLICY, YOU SHOULD NOT ACCESS OR USE THE WEBSITES OR SERVICES.

Your use of the Websites is also governed by our Terms of Use available at <https://mytivamo.com/terms-of-use/>, which includes contractual terms regarding user responsibilities, disclaimers, limitations of liability, dispute resolution, and other terms applicable to use of the Websites. Your use of any account, subscription, financial-data connection, account-linking feature, AI-enabled feature, payment, checkout, or other logged-in service will be subject to separate product or service terms that you must accept before using those Services. If this Privacy Policy and the Terms of Use conflict with respect to our privacy practices, this Privacy Policy controls for that subject matter.

How This Policy Applies to Website Users and Account Users

This Privacy Policy applies to anyone who interacts with the Websites or Services, including Website visitors, customers, and our vendors and suppliers. This Privacy Policy distinguishes between our Websites and our Service(s), and different parts of this Privacy Policy may apply depending on how you interact with us.

Definitions

Term	Definition
"Account User"	A person who creates, accesses, or uses the Services, including through a customer account and subject to any product or service terms that apply to those Services
"personal information"	Information that identifies, relates to, describes, or can reasonably be linked to an individual or household or that otherwise constitutes "personal data," "personal information," or "personally identifiable information" under applicable law. This may include financial information when it is linked or reasonably linkable to an individual or household.
"Services"	Our cloud-based individualized financial management platform and related features, tools, account portals, dashboards, mobile applications, integrations, APIs, support, and other logged-in or account-based services that link to this Privacy Policy. The Services do not include the public Websites unless expressly stated.
"Terms of Use"	TiVaMo's Terms of Use available at: https://mytivamo.com/terms-of-use/ , as updated from time to time
"Websites"	Our public marketing websites including the https://mytivamo.com landing page (e.g., blogs, FAQs, product pages, demo request forms, downloadable materials, event pages, newsletters, social media pages calculators, demos, product descriptions, educational resources), and other public online properties that link to this Privacy Policy

Website User	A person who visits or interacts with the Websites but does not create, access, or use a Services account
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2. WHAT INFORMATION DO WE COLLECT?

We collect different categories of personal information depending on whether you use the Websites, the Services, or both.

2.1 Information collected from website use only

Category	Examples	How we collect it
Contact information	Name, email address, phone number, company name, job title, mailing address	When you submit a contact form, request a demo, join a waitlist, register for an event, download materials, subscribe to communications, or contact us
Marketing and event information	Marketing preferences, event registration information, webinar attendance, referral source, campaign source, areas of interest	When you interact with our marketing pages, campaigns, newsletters, or events
Website usage information	Pages viewed, links clicked, referring URLs, session duration, cookie identifiers, analytics identifiers, browser type, device type, operating system, IP address, and approximate location derived from IP address	Automatically when you visit or interact with the Websites
Communications information	Emails, chat messages, form submissions, survey responses, feedback, and other communications	When you communicate with us through Website forms, email, chat, social media, or similar channels

2.2 Information collected from service use only

Category	Examples	How we collect it
Account information	TiVaMo account authentication information, account preferences, profile information, account settings, security settings	When you create or manage a Services account.
Identity verification information	Information used to verify your identity if required for account creation, account linking, fraud prevention, compliance, or other Service-related purposes	When required to verify your identity in connection with account creation, account linking, or applicable legal obligations.
Payment information	Payment information is collected and processed by the third-party payment processor, and we receive only limited billing or confirmation information as applicable	When you provide it, upload it, enter it into the Services, authorize us to receive it
Account-linking information	Account identifiers, connection metadata, authentication tokens,	When you choose to connect a financial account or authorize an

	institution identifiers, account type, balances, transactions, income, debt, spending categories and status, and other information received from financial institutions or account-linking providers.	account-linking provider to share information with the Services.
Service usage and diagnostic information	Feature usage, access logs, authentication logs, error logs, diagnostic data, device signals, security event logs, and suspicious activity indicators.	Automatically when you access or use the Services.
Support information	Support tickets, emails, chats, call recordings, call transcripts, demo recordings, customer service notes, troubleshooting information, and feedback.	When you contact support or participate in Service-related communications.
Financial Information	- Name, email address, phone number, TiVaMo account authentication information, and other account profile information - Financial account information you choose to connect to the Services, including account identifiers, institution identifiers, balances, transactions, income, debt, spending categories, and other financial information made available through account-linking features - Information about your use of the Services, including account activity, feature usage, access logs, authentication logs, device information, diagnostic information, support requests, and security event information - Payment and subscription information, such as subscription status, invoices, limited billing details, and payment confirmation information. Payment card or bank payment information may be collected and processed directly by our third-party payment processor - Information used to verify your identity, prevent fraud, secure your account, comply with law, or protect the Services, if required	When you choose to connect an account or otherwise authorize us or our service providers to receive it. For clarity, references to account authentication information in this Privacy Policy refer to TiVaMo account authentication information. We do not receive, store, or have access to your financial-account login credentials through account-linking features

3. HOW DO WE COLLECT INFORMATION?

We collect personal information differently depending on whether you use the Websites, the Services, or both.

3.1 Website collection methods

For Website Users, we collect information:

- (a) Directly from you, when you submit forms, request demos, join waitlists, download materials, subscribe to communications, register for events, complete surveys, provide feedback, or contact us.
- (b) Automatically through the Website, including through cookies, pixels, tags, scripts, local storage, analytics tools, advertising technologies, and similar technologies.
- (c) From third parties, such as advertising partners, analytics providers, social media platforms, lead-generation providers, data enrichment providers, event platforms, webinar providers, referral partners, and business partners.

3.2 Service collection methods

For Account Users, we collect information:

- (a) Directly from you or your organization, when you create an account, configure settings, upload files, enter financial information, submit prompts, request financial information, recommendations, or insights, use AI-enabled features, contact support, or otherwise use the Services.
- (b) Automatically through the Services, including through platform logs, authentication systems, security tools, analytics tools, product telemetry, diagnostic tools, and similar technologies.
- (c) From financial institutions and account-linking providers, when you authorize a financial institution, account-linking provider, financial data aggregator, or other financial services provider to share information with the Services, if account-linking features are made available to you.
- (d) From customers, administrators, and authorized users, when a customer creates or manages user accounts, assigns permissions, provides account information, or submits data on behalf of authorized users, if these account-management features are available.
- (e) From service providers and integration partners, such as cloud hosting providers, identity verification providers, fraud prevention providers, compliance providers, and support providers.
- (f) From technology providers that help power features within the Services, including AI-enabled features if offered.
- (g) We collect financial information:
 - Directly from you when you create an account, use the Services, enter information, contact us, or communicate with us;
 - From financial institutions, account-linking providers, financial data aggregators, payment processors, identity verification providers, fraud prevention providers, and other service providers when you authorize or use those features; and
 - Automatically when you use the Services, including through logs, security tools, product analytics, diagnostic tools, and similar technologies.

4. HOW DO WE USE INFORMATION?

We use personal information for different purposes depending on whether the information is collected through Website use, Service use, or both. We use personal information for the purposes described in this Privacy Policy and for other purposes permitted by applicable law. Where required, we will provide additional notice or obtain consent before using personal information for materially different purposes.

4.1 How we use Website information

We may use personal information collected through the Websites to:

- operate, maintain, and improve the Website;
- respond to inquiries, demo requests, waitlist submissions, and other requests;
- provide downloads, newsletters, events, webinars, product information, and educational materials;
- market our products and services;
- measure and improve marketing campaigns;
- understand Website usage and user interests;
- personalize Website content and communications, where applicable;

- manage advertising, analytics, and measurement activities, subject to applicable choices and opt-outs;
- detect, prevent, and respond to fraud, misuse, security incidents, and unlawful activity;
- comply with legal obligations and enforce our terms; and
- conduct business transactions, such as financings, mergers, acquisitions, or similar transactions, subject to appropriate confidentiality, security, and data protection safeguards where applicable.

4.2 How we use Service information

We may use personal information collected through the Services to:

- create, manage, authenticate, and secure user accounts;
- provide, operate, maintain, support, and improve the Services;
- process subscriptions, billing, payments, and transactions;
- provide the Services and the features you request, including financial-data features and account-linking features, where applicable;
- connect, refresh, manage, or revoke account-linking connections as authorized by the user;
- provide customer support, troubleshooting, and quality assurance, and where applicable, training related to support or Service operations;
- monitor performance, diagnose issues, and improve reliability and security;
- evaluate, test, improve, and develop the Services;
- detect, prevent, and respond to fraud, misuse, security incidents, unauthorized access, and unlawful activity;
- comply with financial services, privacy, tax, accounting, audit, risk management, consumer protection, recordkeeping, sanctions, anti-fraud, identity verification, and other legal or regulatory obligations, requests, and internal compliance requirements;
- enforce our terms, policies, agreements, and rights; and
- conduct business transactions, such as financings, mergers, acquisitions, or similar transactions, subject to appropriate confidentiality, security, and data protection safeguards where applicable.

5. HOW DO WE DISCLOSE INFORMATION?

5.1 Disclosures of Website Information

Recipient category	Purpose
Website hosting and infrastructure providers	To operate, host, secure, and maintain the Website.
Analytics and measurement providers	To understand Website usage, improve content, and measure campaigns.
Advertising and marketing partners	To deliver, measure, and improve marketing and advertising, where permitted.
CRM and marketing automation providers	To manage contacts, campaigns, demo requests, newsletters, and lead workflows.
Professional advisers	To receive legal, accounting, audit, insurance, consulting, and similar services where needed for business, compliance, risk-management, dispute-resolution, or legal purposes.
Authorities or other parties for legal and safety reasons	To comply with law, respond to legal process, enforce terms, protect rights, prevent fraud, and address security issues.
Transaction parties	In connection with a financing, merger, acquisition, sale of assets, reorganization, bankruptcy, or similar transaction, subject to appropriate confidentiality, security, and data protection safeguards where applicable.

5.2 Disclosures of Service information

Recipient category	Purpose
Cloud hosting, infrastructure, and security providers	To host, operate, secure, monitor, and support the Services.
Account-linking providers and financial data aggregators	To connect financial accounts, retrieve authorized financial information, refresh data, and support account-linking features, where applicable.
AI technology providers	To power AI-enabled features within the Services where applicable and only as needed to provide, support, secure, maintain, and improve those features
Identity verification, fraud prevention, and compliance providers	To verify identity, prevent fraud, monitor risk, and comply with legal or regulatory obligations.
Payment processors and billing providers	To process payments, subscriptions, invoices, and billing.
Customer support and communications providers	To provide support, troubleshooting, notices, and communications.
Professional advisers	To receive legal, accounting, audit, insurance, consulting, and similar services where needed for business, compliance, risk management, dispute resolution, or legal purposes.
Authorities or other parties for legal and safety reasons	To comply with law, respond to legal process, enforce terms, protect rights, prevent fraud, and address security issues.
Transaction parties	In connection with a financing, merger, acquisition, sale of assets, reorganization, bankruptcy, or similar transaction, subject to appropriate confidentiality, security, and data protection safeguards where applicable

6. HOW DO WE USE AND SHARE FINANCIAL INFORMATION.

6.1 How we use financial information

We use and share personal financial information to provide, secure, support, maintain, and improve the Services, process payments, support account-linking features, prevent fraud, comply with law, respond to user requests, and operate our business.

Recipient category	Purpose
Cloud hosting, infrastructure, security, monitoring, product analytics, and support providers	To provide, secure, support, maintain, and improve the Services
Account-linking providers, financial data aggregators, and financial institutions	To connect financial accounts, retrieve authorized financial information, refresh data, and support account-linking features
Payment processors and billing providers	To process subscriptions, invoices, payments, and billing
Identity verification, fraud prevention, compliance, and risk-management providers	To verify identity, prevent fraud, secure accounts, monitor risk, and comply with legal obligations
Customer support, communications, and operational service providers	To provide support, service communications, troubleshooting, and operational assistance

Technology providers that help power Service features, where applicable	To provide, support, secure, maintain, or improve Service features, including AI-enabled features if offered and only as needed for those purposes
Professional advisers	To receive legal, accounting, audit, insurance, consulting, and similar services
Government agencies, regulators, courts, law enforcement, and other parties	To comply with law, respond to legal process, protect rights, prevent fraud, and address security issues.
Transaction parties	In connection with a financing, merger, acquisition, sale of assets, reorganization, bankruptcy, or similar business transaction, subject to appropriate confidentiality and security safeguards.

Product analytics providers receive information only as needed to help operate, secure, maintain, or improve the Services.

6.2 Sharing financial information for marketing purposes

Based on our current practices, we do not share your financial account information with nonaffiliated third parties for their own marketing purposes. TiVaMo does not currently have affiliates. If we later share personal or financial information with affiliates, or if our sharing practices change in a way that requires notice, consent, or an opt-out choice, we will update this notice and provide any required choices before doing so.

7. COOKIES AND SIMILAR TECHNOLOGIES

We and our service providers may use cookies, pixels, tags, scripts, SDKs, local storage, analytics tools, advertising technologies, and similar technologies on the Websites and, where applicable, the Services, subject to applicable choices and settings.

7.1 Website cookies and tracking

On the Website, we may use these technologies to operate and secure the Website, remember preferences, analyze trends; administer the Website; understand our user base; conduct auditing, research, and reporting, measure marketing and advertising campaigns, provide or measure targeted advertising, if applicable; detect fraud, misuse, and security risks; and improve the Website, subject to applicable choices and opt-outs. Some state privacy laws may treat certain advertising and analytics disclosures, including disclosures involving cookies, pixels, retargeting technologies, or custom audiences, as a “sale,” “sharing,” or processing for targeted advertising, even if no money is exchanged.

If we use these technologies for sale, sharing, or targeted advertising as defined by applicable law, we will provide applicable privacy choices as described in this Privacy Policy.

7.2 Your cookie and tracking choices

You may be able to manage cookies through your browser settings, device settings, or any cookie preference tools we make available. If you disable certain cookies, some Website or Service features may not function properly.

Where required by applicable law, we will provide applicable cookie or privacy choice links, such as “Your Privacy Choices,” “Cookie Choices,” or “Do Not Sell or Share My Personal Information.” Where required by applicable law, we will honor browser-based opt-out preference signals, such as Global Privacy Control. Where required by law, we treat a legally recognized opt-out preference signal, such as Global Privacy Control, as a request to opt out of sale, sharing, or targeted advertising for the browser or device sending the signal. If we can reasonably associate the signal with your account, we may apply it to the account as required by applicable law.

Where required by applicable law, we will explain how we process legally recognized opt-out preference signals and may display or otherwise indicate whether we have processed an opt-out preference signal as a valid opt-out request.

8. ACCOUNT LINKING

If you choose to link a financial or other account, you may be directed to an authorization flow hosted or facilitated by a third-party account-linking provider or financial data aggregator. Through that flow, you may authorize your financial institution or other third party and the account-linking provider to share information with us for use in connection with the Services.

We may use account-linking providers and financial data aggregators to power account-linking features, where applicable, and they may present their own privacy notices or terms during the account-linking authorization process. You can review applicable account-linking providers' privacy notices during the authorization flow and, where available, through your account settings. You may manage or revoke eligible account connections through the Service or, where available, through the applicable account-linking provider.

Account-linking features are intended to support access to authorized financial information and are not intended to allow us to move money in or out of your accounts. We do not receive or store and do not have access to your financial-account login credentials using account-linking features.

When we receive consumer-permissioned financial data in connection with account-linking features, we limit our collection, use, and retention of your financial data to what is reasonably necessary to provide, secure, support, maintain, and improve the Services you have requested, comply with legal obligations, prevent fraud and misuse, and support our business operations as described in this Privacy Policy.

If you revoke your authorization to access your financial accounts, we will take steps designed to cease collecting data from those accounts within a reasonable period. We may retain, delete, or de-identify previously collected data in accordance with this Privacy Policy, applicable law, our legal and compliance obligations, security and fraud-prevention needs, backup and recordkeeping practices, and any ongoing services you have requested.

If you provide us with personal information about individuals other than yourself, through whatever means, you are responsible for ensuring you have the right to provide that information to us.

9. YOUR PRIVACY RIGHTS AND CHOICES

Depending on where you live and whether applicable privacy law applies to us, you may have certain rights regarding your personal information. These rights may include the right to:

- request access to personal information we maintain about you;
- request a copy of certain personal information;
- request correction of inaccurate or outdated personal information;
- request deletion of certain personal information;
- request restriction of certain processing;
- opt out of direct marketing;
- opt out of targeted advertising, sales, sharing, or profiling where applicable;
- limit certain uses or disclosures of sensitive personal information where applicable;
- withdraw consent where processing is based on consent;
- appeal our decision regarding a privacy request where required by law; and
- not be discriminated against for exercising privacy rights.

With respect to profiling and automated processing, to the extent our Services use automated processing, including AI-enabled features, to analyze your financial data, such processing is used primarily to generate informational recommendations and insights to assist your own financial decisions. Our AI-enabled outputs do not constitute binding automated decisions that produce legal or similarly significant effects on you. If this practice changes, we will update this Privacy Policy and provide applicable opt-out mechanisms as required by law.

9.1 Website-related privacy requests

If your request relates to personal information collected through Website use, we will process the request based on the information reasonably available to us, such as your email address, form submissions, marketing preferences, cookie identifiers, or other Website-related identifiers.

9.2 Service-related privacy requests

If your request relates to personal information collected through Service use, we may need to verify your identity and authority to make the request, confirm the relevant account, and determine whether we process the information on our own behalf or on behalf of a customer. Where we process personal information on behalf of a customer, we may refer or forward the request to that customer and reasonably cooperate with the customer in responding, consistent with applicable law and any applicable agreement.

9.3 How to submit requests

You may submit a privacy request by contacting us at privacy@mytivamo.com. We may need to verify your identity before processing your request, including by asking you to confirm information associated with your account. Where required by applicable law, you may authorize an agent to submit a request on your behalf. We may require proof that the agent is authorized to act for you and may require you to verify your identity directly with us. Where required by applicable law, you may appeal a decision we make about your request by contacting us at privacy@mytivamo.com with the subject line "Privacy Rights Appeal." Where permitted by applicable law, we may decline requests, limit our response, or charge a reasonable fee if requests are excessive, repetitive, manifestly unfounded, or otherwise not required to be fulfilled under applicable law.

You may opt out of marketing emails by using the unsubscribe link in our emails or by contacting us at privacy@mytivamo.com. Even if you opt out of marketing communications, we may still send non-marketing messages, such as transactional messages, service communications, responses to your requests, security notices, legal notices, or other administrative communications.

10. CALIFORNIA AND STATE PRIVACY NOTICES

We provide the disclosures in this section to describe our privacy practices and to support transparency. Nothing in this Privacy Policy is an admission that any particular state privacy law applies to us. Depending on where you live and whether a privacy law applies to us or to the relevant personal information, you may have certain rights.

10.1 Categories of personal information we collect

The following table describes the categories of personal information we collect or expect to collect through the Websites and Services, the sources of that information, our purposes for collecting and using it, and the categories of third parties to whom we may disclose it. Because our Services are new, some categories may reflect anticipated practices based on the features we offer or plan to offer.

Category	Examples as Applicable	Business purpose(s)	Sources	Recipients
Identifiers	Name, email, IP address, account ID, device ID	Account creation, authentication, marketing, security, fraud prevention	Directly from you; automatically collected	Service providers; advertising partners

Financial information	Account balances, transactions, income, debt, investment data	Providing financial management services; AI features where applicable; account linking	Directly from you; financial institutions via account linking	Service providers, including cloud hosting, infrastructure, security, monitoring, product analytics, support, payment, identity verification, fraud prevention, compliance, risk-management, customer support, communications, and operational providers; account-linking providers and financial data aggregators; financial institutions; professional advisers; government agencies, regulators, courts, law enforcement, and other legally required parties; transaction parties; and technology providers that help power Service features where applicable and only as needed for the purposes described in this Privacy Policy
Commercial / transactional information	Subscription history, billing records	Processing payments; billing; compliance	Directly from you; payment processors	Payment processors; service providers
Internet / network activity	Pages visited, clicks, session data, cookies, logs	Website/service analytics; security; product improvement	Automatically collected	Analytics providers; advertising partners
Geolocation (approximate)	City/region derived from IP address	Security; fraud prevention; analytics	Automatically collected	Service providers
Inferences	Financial behaviors, preferences, usage patterns	Personalization; product improvement; service delivery	Derived from information we collect	Service providers; AI providers where applicable and only as needed to provide, support, secure, maintain, or improve Service features
Sensitive personal information	Financial account data (account numbers, balances); identity verification data as applicable	Core service delivery; account linking; fraud prevention	Directly from you; financial institutions	Service providers; account-linking providers and financial data aggregators; financial institutions; identity verification, fraud prevention, compliance, and risk-management providers; professional advisers; government agencies, regulators, courts, law enforcement, and other legally required parties; transaction parties; and technology providers that help power Service features where applicable and only as needed for the purposes described in this Privacy Policy

Where required by applicable law, we also disclose the categories of personal information that we sell, share, or process for targeted advertising. Depending on our actual practices and applicable law, those categories may include identifiers, internet or other electronic network activity information, device information, cookie identifiers, and approximate location information.

10.2 Your California and other state privacy rights

Depending on where you live and whether a privacy law applies to us or to the relevant personal information, you may have some or all of the following rights, subject to applicable law and verification requirements:

- Access: request access to or a portable copy of the personal information we have collected about you;
- Deletion: request that we delete personal information we have collected from you, subject to certain exceptions;
- Correction: request that we correct inaccurate personal information;
- Opt-out of sale/sharing/targeted advertising: you may opt out of the “sale” or “sharing” of your personal information or its use for targeted advertising or cross-context behavioral advertising;
- Limit sensitive personal information: California residents may request that we limit our use of sensitive personal information to permitted purposes;
- Appeal: if we decline to take action on your request, you may appeal that decision by contacting us at privacy@mytivamo.com with the subject line “Privacy Rights Appeal”; and
- Non-discrimination: we will not discriminate against you for exercising your privacy rights.

To submit a request, contact us at privacy@mytivamo.com.

We do not sell personal information for money. We do not sell financial account data. Some laws define “sale,” “sharing,” or targeted advertising more broadly, including certain advertising or analytics disclosures, as described below. However, certain disclosures of Website data through cookies, pixels, or similar advertising technologies may be considered a “sale,” “sharing,” or targeted advertising under some state privacy laws. Where required by law, you may opt out by using our “Your Privacy Choices,” or “Do Not Sell or Share My Personal Information” mechanism, if available, or by using a legally recognized opt-out preference signal as described in the “Cookies and Similar Technologies” section above.

Residents of states with applicable opt-out rights may submit requests using the methods described in this section.

11. DATA SECURITY

We use administrative, technical, organizational, and physical measures designed to protect personal information from unauthorized access, disclosure, alteration, and destruction, taking into account the nature of the information and our Services. We periodically assess our safeguards and update them as appropriate.

No method of transmission over the internet or method of electronic storage is completely secure. We cannot guarantee absolute security. If you believe your interaction with us is no longer secure, contact us using the information below or through any security contact channel we make available.

12. DATA RETENTION

We retain personal information for as long as reasonably necessary to fulfill the purposes described in this Privacy Policy, including to provide the Services, maintain accounts, satisfy legal and accounting obligations, resolve disputes, enforce our agreements, prevent fraud, support security, and maintain business records, unless a longer retention period is required or permitted by law. When determining how long to retain information, we consider the type and sensitivity of the information, the purpose for which it was collected, the length of our relationship with you, applicable legal requirements, security needs, backup and system integrity considerations, and whether retention is needed to protect our rights or the rights of others.

12.1 Account closure and deletion

If you close your account or request deletion, we will delete or de-identify personal information as required by applicable law, subject to exceptions for legal compliance, security, fraud prevention, dispute resolution, backups, accounting, ongoing services you have requested, system integrity, and other permitted purposes. We may retain deidentified or aggregated information for longer periods where permitted by law, provided that such information cannot reasonably be used to identify you.

13. INTERNATIONAL USE AND DATA TRANSFERS

The Websites and Services are intended for users located in the United States, and products and services described on the Websites may be available only in the United States and may not be available in all states or jurisdictions. We make no representation that the Websites, Services, or any product or service described on the Websites are appropriate or available outside the United States. If this changes, we will update our privacy disclosures as appropriate.

14. CHILDREN'S PRIVACY

The Websites and Services are not intended for individuals under the age of 18, and we do not knowingly collect personal information from individuals under 18. If you are under 18, please do not use the Websites or Services or provide any personal information to us.

If we learn that we have collected personal information from an individual under 18 in violation of this Privacy Policy, we will take appropriate steps to delete that information as required by applicable law. If you believe an individual under 18 has provided personal information to us, contact us at privacy@mytivamo.com.

15. CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy from time to time. If we make changes, we will update the effective date above and post the revised Privacy Policy on the Websites or Services, as applicable. If we make material changes to how we collect, use, or share personal information, we may provide additional notice, such as by sending you an email to the address associated with your account, posting a prominent notice on the Websites or within the Services, or requesting your consent where required by law. Where required by applicable law, we will provide additional notice or obtain consent before applying material changes to personal information previously collected.

We will update this Privacy Policy when required to reflect material changes to our data practices, including new uses or disclosures of personal information.

16. CONTACT US

If you have questions about this Privacy Policy, our privacy practices, or your privacy rights, please contact us at:

TiVaMo, Inc.

Email: privacy@mytivamo.com

Mailing Address: 7701 Lemmon Avenue, Suite 260
Dallas, TX 75209
Attn: Legal Department

Website: <https://privacy.mytivamo.com>