

NTTS Privacy Policy

Last Modified December 20, 2019

This Privacy Policy discloses our privacy practices and the possible uses of the information that we gather via <http://www.nttsbreakdown.com/>, our mobile application(s), and via other submissions by you to NTTS (together, the "Site and Services"). By using the Site and Services you consent to the terms of this Privacy Policy. If you do not agree to the terms and conditions of this Privacy Policy, including having your personally identifiable information ("Personal Information" as defined below) used in any of the ways described in this Privacy Policy, you will not be able to use our Site and Services. NTTS may update this Privacy Policy from time-to-time in our sole discretion. It is your responsibility to review the Privacy Policy for any changes each time that you use the Site and Services and you are bound by such changes. Your use of the Site and Services following us posting a new privacy policy on our Site signifies that you agree to and accept the Privacy Policy as modified.

This Privacy Policy applies to the entire NTTS family of products and services, such as our online services, our print publications, and other NTTS products or services. This Privacy Policy is part of our NTTS Terms of Use, and all other terms of using our Site and Services.

Information Collected

NTTS collects information on our users in various ways, such as, by your voluntary submissions, participation in services provided via the Site and Services, from third parties with your consent, and through cookie and other tracking technology. NTTS collects the following information:

- *Personal Information*

"Personal Information" refers to information that tells us specifically who you are, such as your name, phone number, email, postal address, and possibly information relating to certain support or customer service issues. In many cases, we need this information to provide to you many of the services that you may have requested.

- *Cellular Phone Numbers*

By providing a cellular telephone number to us, you expressly consent to, and authorize us or a third party on our behalf to deliver autodialed or prerecorded telemarketing calls and/or text messages to the number you provide. You are not required to consent to these calls as a condition to purchasing any goods or services, but withholding your consent may prevent us from providing certain services to you. This consent encompasses all future autodialed or prerecorded telemarketing calls and text messages from us or a third party placing these calls on our behalf. You may revoke consent to receive text messages at any time by contacting NTTS, including by texting STOP.

- *Submission of Reviews, Ratings, and Comments*

We collect information that you voluntarily provide as part of our Site and Services, including messages, posts, comments, responses, reviews, and ratings you submit through the Site and Services, ("User Generated Content"). NTTS may in our sole discretion share your User Generated Content with others such as your business reviews. If you do not want certain information shared with others, you should not submit User Generated Content, or should not submit User Generated Content that contains information or Personal Information you do not want shared in this manner. Once You have submitted User Generated Content, we reserve the right to publish it in any medium to others.

- *Aggregate Information*

We may collect general, non-personal, statistical information about the use of the Site and Services, such as how many visitors visit a specific page on the Site, how long they stay on that page, and which hyperlinks, if any, they click on. This information represents a generic overview of our users, including their collective viewing habits, and allows us and other third parties to modify information, promotions, offers and/or discounts on products and services based on user traffic and behavior. We collect this information through the use of technologies such as 'cookies' and web beacons, which are discussed in greater detail below. We collect this information in order to help enhance the Site and Services to make for a better visitor experience.

- *Third Party Information*

We may supplement information you provide to us with information from other sources, such as information to validate or update your address, payment card or other demographic and lifestyle information. We use this information to help us maintain the accuracy of the information we collect, to enable us to fulfill our products and services, to target our communications so that we can inform you of products, services and offers that may be of interest, and for internal business analysis or other business purposes consistent with our mission.

- *Cookies*

NTTS may automatically collect non-personally identifiable information and data through the use of cookies. Cookies are small text files a website uses to recognize repeat users, facilitate the user's ongoing access to the website and facilitate the use of the website. Cookies also allow a website to track usage behavior and compile site usage information that will allow for the improvement of content and target advertising. Most browsers allow you to control cookies, including whether or not to accept them and how to remove them. You may set your browsers to notify you if you receive a cookie, or you may choose to block cookies with your browser. However, please be aware that some features of our Site and Services may not function or may be slower if you refuse cookies. You may also get cookies from our advertisers or other third parties with links on the Site as described below. We do not directly control these cookies. The use of advertising cookies sent by third party ad servers is standard in the Internet industry. We may use the services of third parties to collect and use anonymous information about your visits to and interactions with our website through the use of technologies such as cookies to personalize advertisements for goods and services. To learn more, or to opt-out of receiving online display advertisements tailored to your interests by our third party partners, visit the Digital Advertising Alliance Consumer Choice Page at <http://www.aboutads.info/choices/>.

- *Other Tracking Technologies*

Tracking technologies may record information such as Internet domain and host names; protocol (IP) addresses; browser software and operating system types; clickstream patterns; the MAC address or other technical information from your mobile device; location information through GPS, WiFi, Bluetooth, or similar technologies; and dates and times that our Site and Services are accessed. An IP address is a number that is automatically assigned to your computer whenever you are surfing the web. Web servers, the computers that 'serve up' webpages, automatically identify your computer by its IP address. The Site and Services may also use technology called "tracer tags". These may also be referred to as "Pixels", "Clear GIFs" or "Web Beacons". This technology allows us to understand which pages you visit on our Site and other ways you interact with our Site and Services. These tracer tags are used to help us to optimize and tailor our Site and Services for you and other users of our Site and Services. We may link the information we record using tracking technologies to Personal Information we collect.

- *Do Not Track*

Do Not Track (DNT) is a privacy preference that users can set in some web browsers, allowing users to opt out of tracking by websites and online services. At the present time, the World Wide Web Consortium (W3C) has not yet established universal standards for recognizable DNT signals and therefore, NTTS and the Site do not recognize DNT.

Use of Information

The information NTTS collects is used in a variety of ways, including

- for internal review;
- to improve the Site and Services;
- to optimize third-party offers of products and/or services;
- to verify the legitimacy of reviews and ratings;
- to notify you about updates to the Site and Services;
- to let you know about products, services, and promotions that you may be interested in;
- to get reviews and ratings;
- for our marketing purposes and the marketing of discounts offered through our Site and Services by service contractors;
- to fulfill and provide products and services, including personalized or enhanced services, requested by you; and
- internal business analysis or other business purposes consistent with our mission; and to carry out other purposes that are disclosed to you and to which you consent.

Disclosures and Transfers of Information

We do not disclose Personal Information to third parties, except when one or more of the following conditions is true:

- We have your permission to make the disclosure;
- The disclosure is necessary for the purpose for which the personal information was obtained;
- The disclosure is to the service provider from whom you purchased services through NTTS' platform;
- The disclosure is to financial service providers in order to fulfill and carry out the purchase and provision of goods and services requested by you;
- The disclosure is permitted by relevant law;
- The Personal Information to be disclosed is otherwise publicly available in accordance with the applicable law;
- The disclosure is reasonably related to the sale or other disposition of all or part of our business or assets;
- The disclosure is for our own marketing purposes (including, without limitation, for NTTS to market services to you on third-party social media platforms such as Facebook), or, with your authorization, for the marketing purposes of third parties;

- The disclosure is combined with information collected from other companies and used to improve and personalize services, content, and advertising from us or third parties;
- The party to whom the disclosure is made controls, is controlled by, or is under common control with NTTS;
- The disclosure is in our sole discretion necessary for the establishment or maintenance of legal claims or legal compliance, to satisfy any law, regulation, subpoena or government request, or in connection with litigation;
- The disclosure is in our sole discretion about users who we believe are engaged in illegal activities, even without a subpoena, warrant or court order; or
- The disclosure is to outside businesses to perform certain services for us, such as maintaining our Site and Services, mailing lists, processing orders and delivering products and services, sending postal mail, processing claims for lost or stolen certificates, providing marketing assistance, confirming your identity for review integrity, and data analysis ("Administrative Service Providers"), including Administrative Service Providers outside the country or jurisdiction in which you reside.

Prior to sharing of your Personal Information with others, agreements are made between NTTS and such outside parties to whom we are transferring data to provide for the allowable use and security of the transferred information in accordance with this Privacy Policy and applicable law. If NTTS becomes aware that any such outside party is improperly using or disclosing Personal Information, it will notify that outside party and request that it take reasonable steps to cease such use or disclosure.

We may provide certain Personal Information as a service to others for their marketing purposes. We may also disclose your name and address to Service Providers when you submit User Generated Content relating to those Service Providers. If you properly notify us that you no longer want us to share your Personal Information, we will cease sharing your Personal Information. However, except as otherwise stated in this Privacy Policy, we do not directly control the third parties to which we share such Personal Information and you will need to further notify such third parties directly if you would like them to cease use of your Personal Information.

We may also disclose aggregate visitor data in order to describe the use of the Site and Services to our existing or potential business partners or other third parties, or in response to a government request. We may also share aggregated demographic and preference data with third parties to enable the provision of targeted information, promotions, offers and/or discounts on products and services.

Data Security, Integrity, and Access

The Personal Information you provide and we collect is stored within databases that we control directly or through our Administrative Service Providers. As we deem appropriate and as required by the applicable law, we use security measures appropriate for the sensitivity of the Personal Information and consistent with industry standards, including physical, organizational and technological protections, such as firewalls, to protect your Personal Information. However, since no security system is impenetrable, we cannot guarantee the security of our databases, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the Internet.

Personal Information may only be accessed by persons within our organization, our third party service providers who require such access to provide you with the services indicated above, or any other party that you have provided us with authorization to share such information with.

We retain Personal Information that we collect only as long as reasonably necessary to fulfill the purposes for which it was collected or to otherwise meet any legal requirements.

Your information may be transferred to, and maintained on, computers located outside of your state, province/territory, or country where the privacy laws may not be as protective as those where you live. If you are located outside the United States and choose to provide information to us, please be aware that we transfer Personal Information to the United States and process and store it there. As a result, this information may be subject to access requests from governments, courts, law enforcement officials and national security authorities in the United States according to its laws. Subject to the applicable laws, we will use reasonable efforts to ensure that appropriate protections are in place to maintain protections on the Personal Information. By submitting your Personal Information, you consent to having your personal data transferred to, processed, and stored in the United States. NTTS may assign you a user ID and a password as part of your participation and access to the Site and Services. Your user ID and password may only be used by you and the members of your household. You may not share your user ID and password with anyone else, and you are solely responsible for maintaining and protecting the confidentiality of your user ID and password. You are fully responsible for all activities that occur under your user ID and password.

Credit Card Information

We may share credit card information with trusted third parties in order to bill you for our service. We use third parties for secure credit card transaction processing, and we send billing information to those third parties to process your orders and payments or to validate your credit card information on file.

Our credit card processing vendors use security measures to protect your information both during the transaction and after it's complete. Credit card processing vendors are certified as compliant with multiple industry-standard compliance frameworks including the Payment Card Industry (PCI) Service Provider Level 1, the SSAE-16 audit standard.

Third Party Websites and Links

Please note that you may have cookies placed on your computer by third party websites that refer you to the Site. Although we do not share your Personal Information with these third party websites unless you have authorized us to do so, they may be able to link certain non-personally identifiable information we transfer to them with Personal Information they previously collected from you. Please review the privacy policies of each website you visit to better understand their privacy practices. In addition, NTTS would like to inform you that anytime you click on links (including advertising banners), which take you to third party websites, you will be subject to the third parties' privacy policies. While we support the protection of our customer's privacy on the Internet, NTTS

expressly disclaims any and all liability for the actions of third parties, including but without limitation to actions relating to the use and/or disclosure of Personal Information by third parties.

Our Site and Services may contain links to other sites operated by third parties. NTTS does not control such other sites and is not responsible for their content, their privacy policies, or their use of Personal Information. NTTS' inclusion of such links does not, by itself, imply any endorsement of the content on such sites or of their owners or operators except as disclosed on the Site and Services. Any information submitted by you directly to these third parties is subject to that third party's privacy policy.

Governing Law; Visitors Residing Outside the United States

This Privacy Policy and the privacy practices of NTTS will be subject exclusively to the laws in which NTTS provides its services.