

**Quest Markets, LLC's Privacy Policy**

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## Table of Contents

1.0 Quest Markets' Privacy Policy .....	2
1.1 Personally Identifiable Information.....	3
1.1.1 Registration .....	3
1.1.2 Ordering.....	3
1.1.3 Credit Card Storage .....	4
1.2 Aggregate Information .....	4
1.2.1 Active Information You Choose to Provide .....	4
1.2.2 Passive Information Collected (Cookies).....	4
1.3 Miscellaneous.....	5
1.3.1 Quest Markets' Use the Information Collected .....	5
1.3.2 Your Information in Relation to Others Quest Markets Link To .....	5
1.3.3 Sharing Information with Advertisers or Other Third Parties .....	5
1.3.4 Sharing Information with the Government or As Otherwise Required by Law .....	6
1.3.5 Securing Active Information and Passive Information.....	6
1.3.6 Accessing and Correcting Your Information.....	6
1.3.7 Protecting Your Information.....	6
1.3.8 Links to Other Websites .....	6
1.3.9 Children's Privacy Protection.....	7
1.3.10 Questions and Complaints.....	7
1.3.11 Changes to This Statement.....	7

By using this site or by clicking "I agree", you (the "**User**") signify your agreement to the Quest Markets, LLC's ("Quest Markets") Terms of Use, Privacy Policy, Risk Disclosure and the Income Disclaimer (collectively referred to as the "Agreements"), all in their current form and as amended by Quest Markets in its sole discretion. If you do not agree to these Agreements, please do not use this site and do not click "I agree". Please check this Agreement periodically for changes as Quest Markets reserves the right to revise this Agreement.

Quest Markets will change these Agreements from time to time. In the event of a change to this Agreement, your continued use of this site following the posting of any changes constitutes acceptance of such changes. Quest Markets reserves the right to terminate a User's use of this site at any time without notice and may do so for any breach of this Agreement.

### 1.0 Quest Markets' Privacy Policy

Quest Markets', Privacy Policy has been developed as an extension of Quest Markets' commitment to combine quality products and services with integrity in dealing with

users. The Policy is designed to assist you in the understanding of how Quest Markets collects, uses and protects the personal information provided to us.

When you visit Quest Markets' **site**, Quest Markets collects two types of information: personal information you actively choose to disclose ("Active Information") and use information collected, in a way not visible to you, on an aggregate anonymous basis as you and other users browse Quest Markets' site ("Passive Information"). Personal Identifiable Information –means information about an identifiable individual, including name, age, email address, home address, credit card information, and phone number.

## **1.1 Personally Identifiable Information**

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This refers to information that lets Quest Markets know specifically about you i.e. profile information.

### **1.1.1 Registration**

When you register to become a subscriber or authorized reseller of Quest Markets' products or services, Quest Markets will collect Personally Identifiable Information (such as name, address, email address, and telephone number). This Personally Identifiable Information is securely stored and may be accessed on Quest Markets' website. You are assigned an identification number and select your own password – both are needed to enter the site and to access your Contact Information. Please safeguard your password in a secure location as Quest Markets is not responsible for breaches into the system when access is willingly provided.

Quest Markets will collect your information to fulfill the following purposes:

- To verify identity;
- To identify your preferences;
- To deliver the requested products and services;
- To process your subscription; and
- To ensure a high standard of service to you.

You have provided implied consent to us collecting using or disclosing where the purpose for collecting using or disclosing the personal identifiable information would be considered obvious and you voluntarily provided the personal identifiable information for that purpose. Consent may also be implied where you have been given notice and a reasonable opportunity to opt-out of your information being used for mail-outs, the marketing of new services or products, fundraising and you do not opt-out.

### **1.1.2 Ordering**

When you place an order for products or services, Quest Markets collects Personally Identifiable Information (such as name, contact and billing information, credit card, and other transactional information). Quest Markets uses this information to deliver your order, process payment, and to communicate the status of your order.

### **1.1.3 Credit Card Storage**

Credit card information collected at registration or for product orders is used only to process payment for the transaction and, generally, is not retained on Quest Markets' site. However, you may voluntarily elect to securely store multiple credit cards to be used for product orders.

### **2.1.4 Surveys and Promotions**

Occasionally, you may voluntarily provide Personally Identifiable Information to complete surveys and questionnaires or to participate in user polls. Quest Markets use this information to improve Quest Markets' products and services and to ensure that Quest Markets is providing accurate disclosures. Quest Markets may also use your Personally Identifiable Information to provide you newsletters and other marketing information that coincide with your preferences. You may customize your marketing preferences, or let us know if you do not wish to receive any promotional materials, by adjusting your Subscriptions & Email options on the site.

## **1.2 Aggregate Information**

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This refers to information that does not, by itself, identify you as a specific individual. Such information would include the Uniform Resource Locator ("URL") of the website that referred you to Quest Markets' site, your Internet Protocol ("IP") address (a number automatically assigned to your computer whenever you surf the web), your operating system and browser type, and any search terms that you enter on Quest Markets' site. Quest Markets' web server aggregates this information in order to monitor the level of activity on Quest Markets' site, evaluate its effectiveness, and improve the content or Quest Markets' site in order to make your visit an easy and enjoyable experience.

Quest Markets may collect, compile, store, publish, promote, report, or otherwise disclose or use any Aggregate Information, if such information does not personally identify you. Quest Markets does not correlate any Personally Identifiable Information with the Aggregate Information that Quest Markets collects on Quest Markets' site. If Quest Markets does correlate any Aggregate Information to you, it will be protected like any other Personally Identifiable Information under this Privacy Statement.

### **1.2.1 Active Information You Choose to Provide**

To gain use of the site (become a "user"), Quest Markets requires you to disclose the following information: Name, Address and Phone Number

Quest Markets uses secure socket layer (SSL) encryption to protect the transmission of the information you submit to us when you use Quest Markets' secure online forms. The information you provide to us is stored securely.

### **1.2.2 Passive Information Collected (Cookies)**

Cookies are a feature of web browser software that allows web servers to recognize the computer used to access a site. They are small pieces of data stored by a user's browser to simplify subsequent interactions with the site. This makes it easier for a user to move from site to site and to complete transactions over the Internet. Cookies should make your online experience easier and more personalized.

Quest Markets' site utilizes cookies to collect information about how Quest Markets' site is used. Passive Information gathered may include the date and time of visits, the site pages viewed, time spent at Quest Markets' site, the sites visited just before and just after visiting Quest Markets' site. If you do not wish to transmit "cookie" information about yourself, you may turn off the cookie function in your web browser.

Quest Markets' site's servers also automatically identify your computer by its Internet Protocol ("IP") address, which is a unique string of numbers that are assigned to your computer by your Internet Service Provider. The IP address may be used to address problems with Quest Markets' server or to gather broad demographic information about Quest Markets' users. Quest Markets passively collects your IP Address.

## **1.3 Miscellaneous**

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### **1.3.1 Quest Markets' Use the Information Collected**

Broadly speaking, persons Quest Markets employ directly, or as contractors or agents at Quest Markets' direction use Active Information for purposes of administering Quest Markets' business activities, providing customer support and making available other products or services Quest Markets thinks might be of interest to Quest Markets' users. Quest Markets may use the Active Information or Passive Information you provide to contact you about various changes to Quest Markets' site, new services, features or products Quest Markets offer. If at any time you do not wish to receive such information, you may "opt-out" of doing so by adjusting your email settings in the back office of the website.

Quest Markets uses Passive Information to gather information about Quest Markets' users and to enhance Quest Markets' site to make it easier, faster and friendlier for users. Additionally, cookies help us better understand the usage pattern of the people that visit Quest Markets' site, which helps us improve Quest Markets' services. Passive Information may result in your viewing of particular advertising based on your user habits.

### **1.3.2 Your Information in Relation to Others Quest Markets Link To**

You might be able to access other websites through Quest Markets' site via hyperlinks. When you do so, you are subjecting yourself to their privacy policies and data collection. Please read the privacy policies of those sites to ensure you agree with the terms before using such sites.

### **1.3.3 Sharing Information with Advertisers or Other Third Parties**

Quest Markets may disclose anonymous information about user habits to advertisers on Quest Markets' site. The parties who perform services for us (credit card processors, merchant bank, Internet Service Provider) may also have access to your information in performing such services. Should Quest Markets buy or sell assets of Quest Markets' company, another company may need to review Quest Markets' company's assets, which might include your information, to make business decisions as to whether to acquire such assets.

#### **1.3.4 Sharing Information with the Government or As Otherwise Required by Law**

Quest Markets may be required by subpoena, law or government agency to disclose both Active and Passive Information you have provided to us.

#### **1.3.5 Securing Active Information and Passive Information**

Quest Markets secures your personal information submitted by you by using reasonable efforts to prevent unauthorized access or disclosure, or accidental loss of Active and Passive Information. Individual postings on this site and other communications to Quest Markets' office via email or standard mail may not be secure unless Quest Markets advises you that security measures are in place prior to your submission of information. Therefore, if you choose to communicate with us through these means, you are assuming the risk of doing so and Quest Markets respectfully request that you do not send or post sensitive information through these means.

#### **1.3.6 Accessing and Correcting Your Information**

Quest Markets takes reasonable measures to ensure that any Personally Identifiable Information Quest Markets collects on Quest Markets' site is accurate, current, complete, and reliable for its intended use. If you wish to access, update or otherwise correct Personally Identifiable Information provided to us, you may edit your information online. A request to access personal information must be made in writing and provide sufficient detail to identify the personal information being sought. A minimal fee may be charged for providing access to personal information. Where a fee may apply, Quest Markets will inform you of the cost and request further direction from the client, customer, member on whether or not Quest Markets should proceed with the request.

#### **1.3.7 Protecting Your Information**

Quest Markets is committed to ensuring the security of you information in order to protect it from unauthorized access, collection, use, disclosure, copying, modification or disposal or similar risks. Quest Markets acknowledges your trust and are committed to take reasonable steps to protect Personally Identifiable Information provided from loss, misuse, and unauthorized access. Quest Markets employs physical, electronic, and managerial processes to safeguard and secure your information.

Quest Markets will continually review and update Quest Markets' security policies and controls as technology changes to ensure ongoing personal information security.

It is your responsibility to safeguard the password you use to access Quest Markets' site and to promptly advise us if you ever suspect that your password has been compromised. Quest Markets strongly encourages you to change your password regularly to prevent unauthorized access. Because your identification number and password are specific to you, you acknowledge sole responsibility for any and all use of Quest Markets' site conducted with your identification number and password.

#### **1.3.8 Links to Other Websites**

Links to third-party websites may be provided solely for your information and convenience or to provide additional shopping for various other goods and services through Quest Markets' Merchant and Services Partners. If you use these links, you will leave Quest Markets' site. This Privacy Statement does not cover the information

practices of those websites nor does Quest Markets control their content or privacy policies. Quest Markets suggests that you carefully review the privacy policies of each site you visit.

### **1.3.9 Children's Privacy Protection**

Quest Markets takes special care to protect the privacy needs of children and encourage parents to be an active participant in their child's online activities. Quest Markets' site does not target and is not intended for children under the age of 18, and Quest Markets will not knowingly collect Personally Identifiable Information from them. You may learn more about protecting children's privacy online by visiting:

<http://www.ftc.gov/bcp/edu/pubs/consumer/tech/tec08.shtm>.

### **1.3.10 Questions and Complaints**

The designated individual below, the Privacy Officer, is responsible for ensuring Quest Markets' compliance with the various privacy statutes and legislations. You should direct any complaints, concerns or questions regarding Quest Markets' compliance in writing to the Privacy Officer. Contact information for our designated individual:

Quest Markets Legal Department

[legal@questmarkets.com](mailto:legal@questmarkets.com)

1.800.931.2599

### **1.3.11 Changes to This Statement**

Any updates or changes to the terms of this Privacy Statement will be posted on Quest Markets' site and the date of the newest version posted below. Please check back frequently, especially before you submit any Personally Identifiable Information at Quest Markets' site, to see if this Privacy Statement has changed. By using Quest Markets' site, you acknowledge acceptance of this Privacy Statement in effect at the time of use.

Your use of Quest Markets' site means that you accept the practices set forth in this policy. Your continued use indicates your agreement to the changes.