



## **Privacy Policy for Carma Developers.com:**

Online Privacy is a constantly evolving landscape and Carma Developers plans to take all commercially reasonable efforts to maintain up to date and effective online privacy standards and practices. We have linked every page of our web site to this page for your convenience and you may also contact us at [USPrivacy@carmadevelopers.com](mailto:USPrivacy@carmadevelopers.com) with any questions or concerns that you may have.

This Privacy Policy does not apply to Canadian residents. If you are a Canadian resident, please refer to our [Canadian Privacy Policy](#).

If you choose to visit our website, your visit and any dispute over privacy is subject to this Privacy Policy and our [Terms of Use](#), including but not limited to application of the law of the State of Colorado.

### **Introduction**

We at Carma Developers and our affiliated companies ("Carma Developers") are committed to respecting your online privacy and recognize your need for appropriate protection and management of any personally identifiable information ("Personal Information") you share with us. Carma Developers has established this Privacy Policy so that you can understand the care with which we intend to treat your Personal Information. This Privacy Policy applies to the Carma Developers.com website and governs data collection and usage.

Personal Information means any information that may be used to identify an individual, including, but not limited to, a name, a home or other physical address, a phone number, an email address, and/or other contact information, whether at work or at home. In general, you can visit Carma Developers Web pages without telling us who you are or revealing any Personal Information about yourself.

Your Personal information may be stored in a third-party database held on Carma Developers' behalf. In such cases, said third party may have access to the Personal Information. Carma Developers will take reasonable steps to ensure that these third-party service providers are obligated to protect Personal Information on Carma Developers' behalf.

Carma Developers encourages you to review the privacy statements of websites you choose to link to from Carma Developers so that you can understand how those websites collect, use and share your information. Carma Developers is not responsible for the privacy statements or other content on websites outside of Carma Developers.com.

### **Cookies and Other Tracking Technologies**

Some of our Web pages utilize "cookies" and other tracking technologies. A "cookie" is a small text file that may be used, for example, to collect information about Web site activity. Some cookies and other technologies may serve to recall Personal Information previously indicated by a Web user. Most browsers allow you to control cookies, including whether or not to accept them and how to remove them.



You may set most browsers to notify you if you receive a cookie, or you may choose to block cookies with your browser, but please note that if you choose to erase or block your cookies, you will need to re-enter your original user ID and password to gain access to certain parts of the Web site.

Tracking technologies may record information such as Internet domain and host names; Internet protocol (IP) addresses; browser software and operating system types; clickstream patterns; and dates and times that our site is accessed. Our use of cookies and other tracking technologies allows us to improve our Web site and your Web experience. We may also analyze information that does not contain Personal Information for trends and statistics.

### **Use of Personal Information**

In some instances, we may collect and use your personal information to operate the Website and deliver the information you have requested or to deliver the information that you have disclosed to third parties seeking such information for the purposes for which it has been disclosed.

Carma Developers may disclose your personal information, without notice, in order to provide the goods and services for which you have used the Website. Such information may include but is not limited to, your name and contact information. Carma Developers will disclose your personal information if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Carma Developers or the site or to cooperate with law enforcement officials; (b) protect and defend the rights or property of Carma Developers; (c) act under exigent circumstances to protect the personal safety of users of Carma Developers, or the public, and/or (d) in the event that all or a part of our assets are sold to a third party.

### **Choice**

You may choose whether or not to provide Personal Information to Carma Developers. If you choose not to provide the Personal Information we request, you can still visit most of Carma Developers' Web sites, but you may be unable to access certain options, offers, and services that involve our interaction with you.

If you chose to have a relationship with Carma Developers, such as a contractual or other business relationship or partnership, we will naturally continue to contact you in connection with that business relationship.

### **Security**

Wherever your Personal Information may be held within Carma Developers or on its behalf, we intend to take reasonable and appropriate steps to protect the Personal Information that you share with us from unauthorized access or disclosure. As effective as modern security practices are, you should be aware that no physical or electronic security system is impenetrable. We therefore cannot guarantee the security of our database(s) or any other database(s) that we manage, nor can we guarantee that the information you supply will not be intercepted while being transmitted over the Internet.



### **Access/Accuracy**

To the extent that you do provide us with Personal Information, Carma Developers wishes to maintain accurate Personal Information. Where we collect Personal Information from you on the Web, our goal is to provide a means of contacting Carma Developers should you need to update or correct that Information. If for any reason those means are unavailable or inaccessible, you may send updates and corrections about your Personal Information to [USPrivacy@carmadevelopers.com](mailto:USPrivacy@carmadevelopers.com) and we will make reasonable efforts to incorporate the changes in your Personal Information that we hold as soon as practicable.

### **Third Party Services**

Third parties provide certain services available on Carma Developers.com on Carma Developers' behalf. Generally, Carma Developers does not lend, sell, rent or lease the Personal Information of its customers to third parties. However, Carma Developers may provide information, including Personal Information that Carma Developers collects on the Web, to third-party service providers to help us deliver programs, products, information, and services. Service providers are also an important means by which Carma Developers maintains its Web site and mailing lists. Your Personal information may also be stored in a third-party database held on Carma Developers' behalf. In such cases, said third-party service provider may have access to the Personal Information. Carma Developers will take reasonable steps to ensure that these third-party service providers are obligated to protect Personal Information on Carma Developers' behalf.

Carma Developers does not intend to transfer Personal Information without your consent to third parties who are not bound to act on Carma Developers' behalf unless such transfer is legally required. Similarly, it is against Carma Developers' policy to sell Personal Information collected online without consent.

### **Children's Privacy**

Carma Developers.com is not structured to attract children. Accordingly, we do not intend to collect Personal Information from anyone we know to be under 13 years of age.

### **Commitment**

We are committed to privacy and, through our membership in the Online Privacy Alliance, are actively involved in and support current industry initiatives to preserve individual privacy rights on the Internet. Protecting your privacy online is an evolving area, and Carma Developers' Web sites are constantly evolving to meet these demands. If you have any comments or questions regarding our Online Privacy Policy, please contact us at [USPrivacy@carmadevelopers.com](mailto:USPrivacy@carmadevelopers.com). While we cannot guarantee privacy perfection, we will address any issue to the best of our abilities as soon as possible.



## **Your Consent**

By using this Web site, you consent to the terms of our Online Terms of Use and to Carma Developers' processing of Personal Information for the purposes given above as well as those explained where Carma Developers collects Personal Information on the Web. **IF YOU DO NOT AGREE TO EACH OF THE PRACTICES IN THIS POLICY, PLEASE DO NOT USE THIS WEBSITE.** Should the Online Terms of Use change, we intend to take every reasonable step to ensure that these changes are brought to your attention by posting all changes prominently on our web site for a reasonable period of time.

## **Changes to this Policy**

We reserve the right to modify or amend this Policy at any time. If you do not agree to each of practices in this Policy, please do not use the Website. Each time you use the Website, the current version of the Policy will govern your use. Accordingly, when you use the Website, you should check the date of this Policy (which appears at the bottom) and review any changes since the last version.

v.1.0 February 1, 2008