

## Jay Chopra Solutions Privacy Policy

Your privacy is important to TECHFIN.LLC LLC (“Jay Chopra Solutions,” “Jay”, “JC”, “Techfin”, “TF”). As a result, we’ve developed this Privacy Policy that covers how we collect, use, disclose, transfer, and store your information as it relates to your use of Jay’s website (the “Site”). Please take a moment to familiarize yourself with our privacy practices and let us know if you have any questions.

### A. Introduction

Jay makes reasonable efforts to protect the privacy of your personal information. This Privacy Policy was created to demonstrate our commitment to fair information practices. This Privacy Policy covers Jay’s use of personal information that we collect in the normal course of our business, when you visit our website located at <http://www.jaychoprasolutions.webflow.io> (the “Site”), and when you otherwise interact with us, including when you attend events hosted or attended by Jay and when you contact us for customer support.

In addition to covering how we collect, use, disclose, transfer, and store your information, this policy also addresses the lawful bases we may rely on to legally process your information, and your related rights. In most cases, the lawful basis will be that the processing: (i) is necessary for our legitimate interests in carrying out our business, including direct marketing, provided those interests are not outweighed by your rights and interests, or (ii) is necessary to perform a contract with you. Where processing is based on your consent, we will identify the processing purposes and provide you with relevant information at the time we get your consent to make the processing fair and transparent.

Our Site is not intended for anyone under the age of 13, and Jay does not knowingly solicit or collect information from anyone under 13 years of age. If you are a parent or guardian and believe we may have collected information about your child, please contact at [jaychopra.solutions@gmail.com](mailto:jaychopra.solutions@gmail.com)

Jay may update this Privacy Policy from time to time. In the event we make any material changes to this Privacy Policy, we will notify you by email and by posting the revised Privacy Policy on the Site. When we update this Privacy Policy we will note the date of its most recent revision below. Any revisions will become effective (7) calendar days following the posting on the Site. If you do not agree with the terms of this Privacy Policy or any changes to the terms, you may not access our Site or use any of our services.

## B. Collection of Personal Information

Depending on the context in which you interact with us, Jay may collect or receive the following Personal Information:

When you request information or to be contacted, or subscribe to email on one of our Sites, we may collect your name, email address, phone number, company name, state, or country. When you attend one of our events, speak with sales representatives, or when you contact customer support, we may collect your name, email, phone number, and company name. When you correspond with us via email, we may collect the Personal Information included in your email.

We may receive Personal Information from third party business partners such as the contact details of prospects and sales leads.

When you provide your information to us directly by completing forms on our website: For example, your name, contact, and address information, and any other information you may provide in the forms on our website;

When you visit our Site or use any of our services, we may collect certain information about your device, such as your IP address, the type of device or browser you used, and your actions on our Site and services.

When you purchase advertising space or products from us.

## C. Use of Collected Personal Information

We may use the Personal Information we collect or receive for the following purposes:

To carry out the purpose for which it was originally collected or received.

To provide, operate, maintain and improve our products and services.

To respond to your inquiries and provide support.

To process and complete transactions, and send you related information.

To market and sell our products and services. If we do so, we will provide you with a way to opt-out of receiving such communications in the future.

To support security and authentication features on our website.

To monitor and analyze trends, usage, and activity in connection with our products and services, and for marketing or advertising purposes.

To customize your experience on the Site and display content that we think you might be interested in according to your preferences.

## D. Do Not Track Signals

The Site does not respond to Do Not Track signals.

#### E. Sharing of Personal Information

From time to time, Jay may engage third party business partners or vendors to perform functions such as sending postal mail and e-mail, removing repetitive information from customer lists, analyzing data, providing marketing assistance, to market their services to you, data storage, providing search results and links (including paid listings and links), processing credit card payments, and providing customer service. Such companies shall only use your Personal Information for the limited purposes for which we shared the Personal Information with them. Additionally, Jay may share your Personal Information in the event of any investment, reorganization, merger, sale, joint venture, or transfer of assets.

When Personal Information is shared, Jay will ascertain that any third parties are obligated to provide at least the same level of privacy protection as is required under this policy. Should Jay transfer Personal Information outside of a local jurisdiction, it shall only be done with adequate protections in place and in compliance with applicable laws and standards.

Jay may also share your Personal Information if we have a good faith belief that such action is necessary to: (i) protect and defend the rights or property of Jay; (ii) enforce this Privacy Policy or the Site's terms and conditions of access and use agreement; (iii) participate in dispute resolution pursuant to this Privacy Policy; (iv) protect the interests of other users of the Site or any other person; or (v) operate or conduct maintenance and repair of the Site or equipment. Jay may be required to disclose an individual's personal information in response to a lawful request by public authorities, including to meet national security or law enforcement requirements.

#### G. Retention

Jay will retain your Personal Information for only as long as it serves the purposes for which it was collected and will be retained in a form identifying or making identifiable only for as long as it serves a purpose of processing.

#### H. Other Limits to Your Privacy

The Site may contain links to other non-jay chopra websites. Jay is not responsible for the privacy practices or the content of such websites. Jay has no control over the use of such websites and you should exercise caution when deciding to disclose any Personal Information on these websites.

#### I. Choice

We seek to provide you with choices regarding the Personal Information you provide to us. You can always opt not to disclose information. However, if you elect to do so, this may impact functionality or prevent the use of Jay products or services. You have the right, at any time, to opt-out of receiving marketing messages from Jay by sending an email to [jaychopra.solutions@gmail.com](mailto:jaychopra.solutions@gmail.com) or by unsubscribing through the manage subscription link in an email. We will try to comply with your request(s) as soon as reasonably practicable. Please note that if you opt-out of receiving marketing-related emails from us, we may still send you important operational or administrative messages.

#### J. Personal Information Requests – California and European Union Residents

If you reside in California, the European Union, or select other locations, you may be afforded certain rights regarding your personal information. Except where an exception or exemption applies, these rights may include the ability to request disclosure of the information we have collected about you (a “Personal Information Request”), the right to request deletion of your personal information, the right to review our data collection practices related to you, and the right not to be discriminated against due to your exercise of any of the preceding rights.

You may access your information that Jay holds or submit a Personal Information Request by contacting us at [jaychopra.solutions@gmail.com](mailto:jaychopra.solutions@gmail.com). In certain circumstances you may request to correct, amend, or delete that information where it is inaccurate, although under certain circumstances we may decline your request, such as where the rights of other people would be violated.

To protect your privacy and security, Jay may also take reasonable steps to verify your identity before making corrections to, providing access to, or deleting your account.

#### K. Class Action Waiver

ARBITRATION MUST BE ON AN INDIVIDUAL BASIS. THIS MEANS NEITHER YOU NOR Jay MAY JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST OTHER INTERESTED PARTIES, OR LITIGATE IN COURT OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY.

#### L. How to Contact Us

If you have any questions or complaints about this Privacy Policy or if you would like to request access to the personal data that we may maintain about you, please contact us as follows:

TECHFIN.LLC LLC

45 RIVER DRIVE SOUTH, JERSEY CITY

JERSEY CITY, NJ 07310

#### M. Cookie Policy

Like most websites and applications, Jay and his third party partners use cookies and similar technologies to make our website and applications work, and to learn more about our users and their likely interests as well as information relating to their visits and interactions with a website or application. A cookie is a small text file placed on your device's hard drive by a web server. Jay may place one or more cookies or other similar technologies on your computer. Jay uses cookies and similar technologies to customize your interaction with our Site, to assist you with your session on our Site, and to help us maintain and improve our Site. Some Spages use cookies that permit select third party partners to serve you related content, including advertisements, on their websites or elsewhere on the Internet based in part on your use of our Site.

Types of Cookies: The cookies we place on your device fall into one of the following two categories:

Session cookies: these allow our website to link your actions during a particular browser session. These expire each time you close your browser and do not remain on your device afterwards.

Persistent cookies: these are stored on your device in between browser sessions. These allow your preferences or actions across our website to be remembered. These will remain on your device until they expire, or you delete them from your cache.

The cookies that we place on your device may also be:

Strictly necessary cookies: these cookies are essential for you to be able to navigate our website and use its features. Without these cookies, the services you have asked for could not be provided.

Performance cookies: these cookies collect information about how you use our website, for example, which pages you go to most often. These cookies do not collect personally identifiable information about you. All information collected by these cookies is aggregated and anonymous, and is only used to improve how our website works.

Functionality cookies: these cookies allow our website to remember the choices you make (such as your user name, language, last action and search preferences) and provide enhanced, more personal features. The information collected by these cookies is anonymous and cannot track your browsing activity on other websites.

Marketing cookies: also known as advertising cookies, these cookies are used to deliver advertisements more relevant to you and your interests. They are also used to limit the number of times you see an advertisement on our website and help measure the effectiveness of the advertising campaign. This is sometimes referred to as online behavioral advertising. In some cases, our partners may use cookies to provide us with information about your interactions with their services. These cookies remember that you have visited a website, and this information is shared with other organizations such as advertisers. Those third-party cookies would be subject to the third party service's policies.

If you accept a cookie, you can delete it at any time (e.g., as soon as you leave our Property) through your web browser. If you do not wish to receive cookies or wish to manage when you accept cookies in general, you can set your browser to reject cookies or to alert you when a cookie is placed on your computer. If you choose to decline cookies, you may not be able to use certain features or functionality of our Site that depend on your web browser accepting cookies. You can also use opt-out tools provided by third party partners, or by the Digital Advertising Alliance (<http://www.aboutads.info/choices>), the EU Internet advertising industry (<http://www.youronlinechoices.eu>), or similar entities.

Effective Date: September 10, 2024