

# **PRIVACY POLICY**

#### Last updated April 2025

We take your privacy very seriously and will only use your personal information to manage your account and provide the products and services you request. We will not use or share your information with anyone except as described in this Privacy Policy.

This Privacy Policy describes FaithInvest's policies and procedures on the collection, use and disclosure of your information when you use the website, <u>www.faithinvest.org</u>, that are accessible with or without a username and password, including but not limited to text, content, photographs, video, audio, graphics and services (collectively, this 'Site'). By using the Site, you consent to the collection and use of your information by FaithInvest as set forth in this policy. If FaithInvest decides to change this policy, such changes will be posted on the Site.

## PRIVACY POLICY IN DETAIL

## 1) What type of information do we collect?

We receive, collect and store non-personal and personal information you enter on our Site or provide us in any other way. For example:

- a) We collect the personally identifiable information that you provide to us (including name, email, password, communications); payment details (including credit card information), comments, feedback, product reviews, recommendations, and personal profile.
- b) In addition, we collect the Internet protocol (IP) address used to connect your computer to the Internet; login; e-mail address; password; computer and connection information and purchase history. We may use software tools to measure and collect session information, including page response times, length of visits to certain pages, page interaction information, and methods used to browse away from the page.
- c) Additionally, the Site may contain message boards, chat rooms, forums, bulletin boards and other interactive features that allow you to post, submit, publish, display or transmit to other users' content or materials on or through the Site. Such information may be available to and searchable by other registered members on the Site.
- d) You may be asked to provide us with other information about yourself, such as your address or the address of a contact person, your fax number, and your credit card/bank transfer information. We use secure third-party service providers to process such information. These are not permitted to store, retain, or use billing information except for the purpose of processing transactions on FaithInvest's behalf.
- e) We may collect records and copies of your correspondence with us (including email addresses) if you contact us.

## 2) Why do we collect this information?

FaithInvest complies with its obligations under the "GDPR" by keeping personal data up to date; by storing and destroying it securely; by not collecting or retaining excessive amounts of data;

by protecting personal data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect personal data.

We collect such Non-personal and Personal Information for the following purposes:

- a) To provide and operate the Site, including offering you a better experience on our Site by presenting the Site and its contents in a suitable and effective manner for your computer);
- b) To provide our users with ongoing customer assistance and technical support;
- c) To be able to contact our visitors and users with general or personalised service-related notices and promotional messages. You may opt out of such messages at any time by contacting us at <u>faithinvest@faithinvest.org</u> (see also Section 13. Opt Out);
- d) To create aggregated statistical data and other aggregated and/or inferred non-personal Information, which we or our business partners may use to provide and improve our respective services;
- e) To carry out our obligations and enforce our rights arising from any contracts entered into between you and FaithInvest, and;
- f) To comply with any applicable laws and regulations.

### 3) What is Personal Data?

Personal data relates to a living individual who can be identified from that data. Identification can be by the information alone or in conjunction with any other information in the data controller's possession or likely to come into such possession. The processing of personal data is governed by the EU General Data Protection Regulation (the "GDPR") and the Data Protection Act 2018

#### 4) Who are we?

FaithInvest is the data controller (contact details below). This means it determines how your personal data is processed and for what purposes.

#### 5) Cookies

Cookies are small pieces of data stored on a site visitor's browser. They are typically used to keep track of the settings users have selected and actions they have taken on a site. When you visit the Site, we may send one or more cookies to your computer to uniquely identify your browser and help you log in faster and enhance your navigation through the Site. Our Site is hosted on the <u>Wix</u> platform.

Several types of cookies are used:

- Session (transient cookies): These are erased when visitors close their browser and are not used to collect information from their computer. They typically store information in the form of a session indentification that does not personally identify the user.
- **Persistent (permanent or stored) cookies**: A persistent cookie remains on your computer after you close your browser so that it can be used by your browser on subsequent visits to the Site. These cookies are used to collect identifying information about the user, such as web surfing behaviour or user preferences for a particular site.

- **Strictly necessary cookies**: These are the cookies that enable visitors to browse through the Site; they are also necessary for security reasons.
- **Functional cookies**: These cookies 'remember' registered visitors to improve their user experience.

For more details about exactly what kinds of cookies we use, please visit the <u>Cookies page</u> on the Wix platform.

#### 6) Removing persistent cookies

Persistent cookies can be removed by following your web browser's directions. You can reset your web browser to refuse all cookies or to indicate when a cookie is being sent. The following links provide instructions in order to manage your cookies preferences:

- Chrome: <u>https://support.google.com/chrome/answer/95647?hl=en</u>
- Safari: <u>https://support.apple.com/en-gb/guide/safari/sfri11471/mac</u>
- Internet Explorer: <u>http://windows.microsoft.com/en-US/windows-vista/Block-or-allow-cookies</u>
- Mozilla Firefox: <u>https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences?redirectlocale=en-US&redirectslug=Enabling+and+disabling+cookies</u>

Finally, you may visit <u>www.aboutcookies.org</u>, a website providing comprehensive information about how to manage your cookies settings on a broad variety of browsers.

However, please be aware that some features of the Site may not function properly if the ability to accept cookies is disabled.

#### 7) How do we store the information we collect?

Our Site is hosted on the <u>Wix.com</u> platform. Wix provides us with the online platform that allows us to promote our services to you. Your data may be stored through Wix.com's data storage, databases and the general Wix.com applications. Wix stores your data on secure servers behind a firewall.

All direct payment gateways offered by Wix.com and used by FaithInvest adhere to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, MasterCard, American Express and Discover. PCI-DSS requirements help ensure the secure handling of credit card information by our store and its service providers.

#### 8) How we will contact you

We may contact you to notify you regarding your account, to troubleshoot problems with your account, to resolve a dispute, to collect fees or monies owed, to poll your opinions through surveys or questionnaires, to send updates about our organisation, or as otherwise necessary to contact you to enforce our User Agreement, applicable national laws, and any agreement we may have with you. For these purposes we may contact you via email, telephone or post.

#### 9) What is the legal basis for processing your personal data?

We process personal data on the following legal bases: Activity: Lawful basis for processing

- Contracts with third parties: Contract
- Email/newsletter subscriptions : Consent
- Use of services: Consent

#### 10) Sharing or disclosure of information Sharing your personal data

- a) We will only disclose personally identifiable information we collect from you to third parties without your permission to the extent necessary to:
  - I. Comply with the law or in response to a subpoena, court order, government request, or other legal process;
  - II. Protect the interests, rights, safety, or property of FaithInvest or others;
  - III. Enforce any terms of service on the Site;
  - IV. Provide you with the services or products requested by you and to perform other activities related to such services and products, including billing and collection;
    V. Operate Faithlewert's systems are activities.
  - V. Operate FaithInvest's systems properly.
- b) We may store personal information in locations outside the direct control of FaithInvest (for instance, on servers or databases collocated with our hosting provider, Wix.com).
   We may share or disclose your information with your consent, such as if you choose to sign on to the Site through a third-party service.
- c) We may disclose your personal information to address fraud, security or technical issues.
- d) FaithInvest may use information to identify any person attempting to break into or damage the Site. We may also disclose personal information when we have reason to believe that doing so is reasonable to identify, contact or bring legal action against someone who may be violating the Site's terms of use, or the rights of FaithInvest or another, or may be causing injury to or interference with the Site or another's property.
- e) FaithInvest may match user information with third party data to help us better understand our members (member profiling).

#### Non-Personally Identifiable Information

a) We may share non-personally identifiable information (such as anonymous usage data, referring/exit pages and URLs, platform types, number of clicks, etc.) with interested third parties to help them understand the usage patterns for certain of FaithInvest's services.

#### 11) International Transfer

All personal data is stored within the European Economic Area or countries whose data protection regimes have been designated as adequate by the European Commission. We will not transfer any data to a third country or international organisation without your explicit consent and without appropriate privacy safeguards in place.

#### 12) Retention of your personal information

FaithInvest shall retain your personal information for no longer than is necessary for the purposes identified under this Privacy Policy.

- a) We will keep your personal information for the duration of our contractual relationship extended by five (5) years.
- b) If we do not have any contractual relationship, we will keep your personal information for three (3) years after your last correspondence with us.

On the expiry of the applicable data retention period, FaithInvest undertakes to erase or irrevocably anonymise the relevant personal information.

#### 13) Your rights and your personal data

You have the following rights with respect to your personal data:

- The right to request a copy of your personal data, which FaithInvest holds about you.
- The right to request that FaithInvest corrects any personal data if it is found to be inaccurate, incomplete or out-of-date.
- The right to request your personal data is erased (opt out) where it is no longer necessary or lawful for FaithInvest to retain such data.
- The right to request that FaithInvest provide you with a copy of your personal data and, in certain circumstances, to transmit that data directly to another data controller.
- The right, where there is a dispute in relation to the accuracy or processing of your personal data, to request a restriction is placed on further processing
- The right to object to the processing of personal data
- The right to lodge a complaint with the Information Commission (ICO).

#### 14) Privacy policy updates

We reserve the right to modify this privacy policy at any time, so please review it frequently. Changes and clarifications will take effect immediately upon their posting on the website. If we make material changes to this policy, we will notify you here that it has been updated, so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we use and/or disclose it.

#### 15) Further processing

If we wish to use your personal data for a new purpose, not covered by this Privacy Notice, then we will provide you with a new notice. The new notice will explain the new use of your personal data prior to commencing the processing. It will set out the relevant purposes and processing conditions.

#### 16) Contact information

If you would like to: access, correct, amend or delete any personal information we have about you, please contact us at <u>faithinvest@faithinvest.org</u> or by post at FaithInvest, c/o Stone King LLP, Boundary House, 91-93 Charterhouse Street, London, EC1M 6HR, UK. You can read our <u>Complaints Policy here</u>.

#### 17) Complaints

If you believe that FaithInvest has not complied with your data protection rights, you can complain to us via our complaints policy, or alternatively, you can complain to the Information Commissioner. Its contact details can be found on its website (<u>www.ico.org.uk</u>).