

MyGig Privacy Policy

Effective Date: April 1, 2025

At MyGig, we take your privacy seriously. This Privacy Policy outlines the information we collect, how we collect and use it, the steps we take to ensure that your personal data is protected, and how you may opt out of certain disclosures. By using our services, you agree to the practices described in this policy.

Information We Collect

We collect information to provide and improve our services to you. The type of information we collect includes but it is not limited to the following:

Personal Information

- Identifiers including any information by which you may be personally identified, such as name, social security number, postal address, e-mail address, telephone number, account credentials, birth date, zip code, or any other identifier by which you may be contacted online or offline
- Employment and income details
- Credit history
- Bank account details and transaction history
- Device information (e.g., IP address, browser type, operating system)
- Other information required for identity verification and fraud prevention

Non-Personal Information

- Usage data (e.g., how you interact with our services, log data)
- Cookies and tracking technologies (You can control the use of cookies through your browser settings.)

How We Use Your Information

We use your personal information for the following purposes:

- **To provide and maintain our services:** This includes processing financial transactions, facilitating payments, and managing your account.
- **To market our services:** This includes new products and services that may be available to you.
- **To verify your identity:** We may use your personal details to confirm your identity and comply with regulatory requirements (e.g., KYC – Know Your Customer).
- **To improve our services:** Your data helps us analyze usage patterns and develop new features or services that may be of interest to you.
- **To communicate with you:** We may use your contact details to send updates, promotional information, and important notices about your account.

- **For security and fraud prevention:** We may monitor transactions for suspicious activities to prevent fraud and ensure the safety of your account.
- **To comply with legal obligations:** We may be required to use or disclose your information to comply with applicable laws, regulations, or legal processes.

How We Share Your Information

We may share your information in the following circumstances and as permitted by applicable federal and state law:

- **For marketing purposes:** We may share your data to offer our products and services, or those of our affiliates or subsidiaries, to you, as well as those of third parties if you have not opted out of these disclosures
- **With service providers:** We may share your data with trusted third-party service providers who assist us in operating our services, such as payment processors or IT support.
- **For legal purposes:** We may disclose your information if required by law, regulation, or legal process (e.g., in response to a subpoena, court order, or similar legal request).
- **With business partners:** If we enter into a merger, acquisition, or sale of assets, your information may be transferred as part of that transaction.
- **For analytics and research:** We may share aggregated, anonymized data with third parties for research, analysis, and marketing purposes.

We reserve the right to share your information with non-affiliated third parties as permitted by law, while you may reserve the right to opt-out of certain types of information sharing.

Data Retention

We continue to maintain your data and the ability to share your data as outlined herein even when you are no longer our customer.

Your Data Protection Rights

You have the following rights regarding your personal data:

- **Right to Access:** You can request a copy of the personal data we hold about you. You also have the right to request a copy of your credit report from a credit reporting agency once a year for free.
- **Right to Rectification:** You can request that we correct any information that is inaccurate or incomplete.
- **Right to Restrict Processing:** You can request that we limit the processing of your personal data under certain circumstances.
- **Right to Data Portability:** You can request that we transfer your personal data to another service provider, where technically feasible, at your expense.
- **Right to Object:** You can object to the processing of your data for direct marketing purposes or on grounds related to your particular situation.

- **Right to Withdraw Consent:** If we rely on consent for data processing, you can withdraw that consent at any time.

To exercise any of these rights, please contact us using the information provided at the end of this policy.

Security of Your Information

We employ security measures that comply with federal law to protect your personal information from unauthorized access, alteration, disclosure, or destruction. However, please note that no method of transmission over the internet or method of electronic storage is 100% secure, and we cannot guarantee absolute security. Services offered through MyGig may contain links to third-party sites. MyGig is not responsible for the privacy practices of any third-party.

Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, technologies, or legal obligations. We will notify you of significant changes by updating the "Effective Date" at the top of this policy and, where appropriate, by providing additional notices. We encourage you to review this Privacy Policy periodically to stay informed about how we protect your data.

Contact Us

If you have any questions, concerns, or requests related to this Privacy Policy or your personal data, please contact us at:

MyGig LLC

Customer Support: support@mygig.freshdesk.com

Phone: (888) 673-9303

Mail: 5309 Commonwealth Centre Parkway, Midlothian, VA 23112

By using MyGig's services, you acknowledge that you have read and understood this Privacy Policy and agree to the practices described herein.