

PRIVACY POLICY

This Privacy Policy informs you of our policies and procedures regarding the collection, use and disclosure of personal information we receive from visitors and registered users of Ripple preschool and soft skills academy. This Policy also describes our procedures for using, maintaining, protecting, and disclosing that information. This Policy does not apply to information collected by third parties, including any websites, services, and applications that you elect to access through the Services. By accessing or using the Services, you are accepting the terms and conditions of this Policy. We encourage you to go through this Policy from time to time to make sure that you understand how any personal data you provide will be used. We are committed to protecting the privacy of our users and customers.

This Privacy Policy is especially directed at:

- visitors and subscribers of the websites of eLearning Industry;
- natural persons contacting us through the contact details or other forms available on the websites OR instant forms provided as they click on ads.
- subscribers to our newsletter(s);
- users signing in to use our services;
- users signing in to download Free eBooks;
- users signing in to attend and/or watch webinars;

Information We Collect We collect personal information that you knowingly choose to disclose. This may include:

- Information that you provide - This may be Upon signing-up or by filling in forms on our site, providing us with your business card or contact details, providing us with your information in registering for our services or to use our client support tools, and/ or by corresponding with us by phone, email or otherwise. This includes information provided at the time of registering to use our site, subscribing to our trial or paid services, posting material or requesting further information and/ or services. We may also ask you for information if you report a problem with our site. The information that you provide to us may include name, email address, Company name, industry, state and country, Job title, focus, level, address and telephone number and other such information as may be communicated to, or provided by you, as well as the details contained in your query;

- Email Correspondence - Records and copies of your email messages together with your email address and our responses, if you choose to correspond with us through email.

- Customer Information - Information you provide us about your end customers, such as an end customer's name, email address, age, gender, phone number, fax number and other personally identifiable information that you make available in connection with your use of the Services. We will use this information solely to the extent necessary to provide the Services to the end customer. Non-personal information We automatically track and collect certain non-personal information such as Website navigation data, Internet Protocol ("IP") addresses, timestamps and URLs. We use this information to do internal research on our users' demographics, interest, and behaviour to better understand, protect and serve you and our eLearning community. Payment Information To protect you against fraud, unauthorized transactions (such as money laundering), claims and other liabilities, we only

collect an identification number and order details which enable us to match each user to the payments he makes. We do not collect credit card/ debit card details or information about any other mode of payment. We allow our third party payment vendor to collect information for the purpose of collecting fees from users on the Website. We do not have access to the payment information that you provide to our third party payment vendor and this information is subject to the privacy policy of the third party payment vendor. For more information regarding what payment information our third party payment vendor collects and how it uses this information, please see their privacy policy. How We Use Your Information We use your information to provide, analyse, administer, enhance and personalize our services and marketing efforts, to process your registration, your orders and your payments and to communicate with you on these and other topics. For example, we use information to:

- provide the Services and its content to you;
 - improve, personalize, and analyze the Services;
 - to provide and improve our Site, services, features and content;
 - fulfill any other purpose for which you provide such information;
 - communicate with you about your order, purchase, account, or subscription;
 - inform you about important changes to, or other news about, the Services or any of its features or content; promotions in conjunction with your use of our Services
 - monitor and analyze trends, usage, and activities for marketing or advertising purposes;
 - detect, prevent, or investigate security breaches, fraud, and other unauthorized or illegal activity;
 - carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection;
 - maintain appropriate records for internal administrative purposes
 - in any other way we may describe when you provide the information; and
 - resolve disputes; troubleshoot problems; help promote safe matching; collect fees owed; measure consumer interest in Services; inform you about offers, products, services, and updates; customize your experience; detect and protect us against error, fraud and other criminal activity;
 - We may use your Business Information in order to provide benchmark analysis and aggregate statistics. This particular Business Information will be anonymized, will not contain personal identification and will not be transferred or sold to third parties in any way or format that identifies you.
 - Send the most appropriate advertising based on geographic area or information derived from your IP address. Many IP addresses are commonly associated with Internet service providers, universities, or major corporations in specific regions or localities. Aggregate information derived from IP addresses may also be reported to advertisers.
 - Estimate the total number of Internet users visiting our Website from specific countries or regions of the world. Use of Business Information by other third parties
1. We make reasonable efforts to make sure that our users, who use our Services, will use the information available to them solely for eLearning-related purposes. However, we cannot control their use of that information outside this scope and we are not responsible for such unauthorized uses.
 2. We reserve the right to share your Information with a third party in case of sale merger, control changes, reorganization or liquidation. All actions will naturally be completed in compliance with applicable laws of personal data and privacy. Our legal basis for collecting and using the personal information described in this Privacy Policy will depend on the personal information concerned and the specific context in which we collect and use it. We

will normally collect personal information from you where we need the personal information to perform a contract with you (for example to provide our services to you), where the processing is in our legitimate interests and not overridden by your data protection interests or fundamental rights and freedom (for example our direct marketing activities in accordance with your preferences), or where we have your consent to do so (for example, for you to participate in specific surveys and focus groups).

In some cases, we may also have a legal obligation to collect personal information from you or may otherwise need the personal information to protect your vital interests or those of another person (for example to prevent payment fraud or confirm your identity). **How We Share Your Information** We use reasonable administrative, logical, physical and managerial measures to safeguard your personal information against loss, theft and unauthorised access, use and modification. These measures are designed to provide a level of security appropriate to the risks of processing your personal information.

Indicatively: We do not make any of your Information available to third parties for their marketing purposes. We use robust security measures to protect data from unauthorized access, maintain data accuracy, and help ensure the appropriate use of data. We make our utmost effort to secure communications and data storage in order to protect confidentiality of your Information against loss and interception by third parties. However, it is important to know that there is no zero-risk against loss or interception by others of your Information. You are responsible for maintaining the security and confidentiality of your Account's username and password. We will not share the personal information we collect with third parties except in the following circumstances:

- With subsidiaries and affiliates for the purpose of providing our Services and for purposes of management and analysis, decision-making, and other business purposes.
 - With service providers, contractors, and other third parties that provide us with support services, such as credit card processing, website hosting, email and postal delivery, location mapping, product and service delivery, or analytics services, and who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
 - If we become involved with a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Fingent's assets, to business entities or people involved in the negotiation or transfer.
 - Where required by law in the good faith that disclosure is necessary to comply with applicable laws or legal processes or to respond to any regulatory authority.
 - To enforce or apply this Policy, our Terms and Conditions, and other agreements, including for billing and collection purposes.
 - To detect, prevent, or otherwise address fraud or security issues.
 - To process your requests or transactions.
 - To fulfill the purpose for which you provide the information, for any other purpose disclosed by us when you provide the information, or with your consent.
- How We Protect Your Information** The security of your personal information is important to us. We follow generally accepted industry standards to protect your personal information during transmission and once we receive it. We have put in place appropriate physical, electronic, and managerial procedures to prevent your personal information from being accidentally lost, used, altered, disclosed, or accessed without authorization. We will notify you and any applicable regulator of any suspected breach and have procedures in place to deal with such breaches. You are

responsible for keeping your password confidential While we have employed security technologies and procedures to assist safeguarding your personal information, no system, network, or method of transmission or storage can be guaranteed to be 100% secure.

Unauthorized entry or use, hardware or software failure, and other factors may compromise the security of user information at any time. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website or any other Services. Accessing and Correcting Your Information You may send us an email to request access to, correct, or remove any personal information that you have provided to us. You may also access, correct, or remove your personal information by logging into the Website and visiting your account profile page. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Collection and Use of Children's Personal Information The Services and its content are not intended for, nor directed at, children under the age of eighteen (18). No one under the age of eighteen (18) may provide any personal information to or on the Services. We do not knowingly collect any personally identifiable information from children under the age of eighteen (18). If you are under the age of eighteen (18), please do not attempt to use or register for the Services or send any information about yourself to us, including your name, address, telephone number, or email address. If it is determined that we have inadvertently collected or received personally identifiable information from a child under the age of eighteen (18), we shall immediately take the necessary steps to ensure that such information is deleted from our system's database. If you are a parent or legal guardian and think your child under the age of eighteen (18) has given us information, you can contact us at the co-ordinates mentioned in the "Contact Us" section below.

Changes to this Privacy Policy We reserve the right to modify and update this Privacy Policy from time to time. We will bring these changes to your attention should they be indicative of a fundamental change to the processing or be relevant to the nature of the processing or be relevant to you and impact your data protection rights.

Data Retention -We retain your Personal Data for as long as is required to fulfil the activities set out in this Privacy Policy, for as long as otherwise communicated to you or for as long as is permitted by applicable law.