

HGi Media Systems Privacy Policy

Issue: 1

Effective Date: October 14th, 2007



Service:

- Moneygem web sites, sub-domains and services

Primary Domain:

- Moneygem.com

HGi Media Systems has a strong commitment to user privacy and the integrity of ways in which we use, process, store and exploit user data that is voluntarily provided by users and automatically harvested by our servers. This privacy policy applies to all of the products, services, systems and web sites offered via the domains listed above.

Important: By using or accessing moneygem and / or creating a moneygem user account, you are accepting the practices described in this Privacy Policy.

Personal Information Collection

When you make use of moneygem web services you provide us with two types of information: **personal information** you knowingly choose to disclose as part of your 'user account' and 'anonymous public financial profile' and **web site use information** that is automatically harvested by us as you interact with the moneygem web site.

When you register as a moneygem user, you provide us with certain personal information, such as your name, your email address, your telephone number, your postal address and your gender etc.

When you enter and traverse parts of the moneygem web site, we collect your browser type and IP (internet protocol) address. This information is harvested for all moneygem visitors (whether registered or not).

As a registered moneygem user, you may choose to create an anonymous public financial profile (a depiction of your financial standing) that will be linked to your username. When users view your financial profile they do NOT have access to your sensitive personal information, such as your name or address.

If you choose to use our invitation service to tell a friend about our site or a particular financial product, we will ask you for your friend's email address. We will automatically send your friend a one-time email inviting him or her to visit the site. We do not store or transmit their email address.

By using moneygem you are consenting to have your personal data transferred to and processed in the United States.

Use of Information

When you register with moneygem, you create your own personal moneygem user account that you can use to log in and out of the site, create financial product shortlists, conduct basic management of your finances, write reviews, submit posts and create anonymous public financial profiles. Your account information, which includes your name, address and other details is only made available to you and is not accessible or made available to other parties. We may occasionally use your name and email address to send you notifications regarding new services and improvements offered by moneygem that we think you may find useful. You may also receive our monthly newsletter and offers from carefully selected third parties – if you requested to do so when registering for a moneygem user account.

If you choose to create an anonymous public financial profile as part of your moneygem user account and make it available for viewing you allow all users (registered or otherwise) to view the profile. The public profile does not feature any of the personally identifiable information that makes up your moneygem user account. A public profile will be based on the username you choose for your moneygem user account. You may disable your public profile at any time.

HGi Media Systems takes appropriate precautions to protect our users' information. Your account information is located on a secured server behind a firewall. When you enter sensitive information (when registering or logging on), we encrypt that information using secure socket layer technology (SSL). (To learn more about SSL, go to http://en.wikipedia.org/wiki/Secure_Sockets_Layer). Because email and instant messaging are not recognized as secure communications, we request that you not send private information to us by email or instant messaging services. If you have any questions about the security of moneygem web site, please [contact](#) us.

Cookies

We only make use of 'Session ID' cookies to confirm whether users are logged in or out of our system.

User Communications

When you send email or other communication to HGi Media Systems, we may retain those communications in order to process your inquiries, respond to your requests and improve our services.

Web Services

An external service provider powers (Google Inc.) our search service, and as such they may record your queries. Any personal or query information that you provide to the external service provider is subject to their respective privacy policies and is not covered by this privacy policy.

External Sites

This privacy policy applies to the websites and services provided via the domains listed above that are owned and operated by HGi Media Systems. We do not exercise control over external sites that are linked to from the moneygem web site. We are not responsible for the privacy policies and practices of external websites.

Information Sharing & Disclosure

HGi Media Systems only shares search data information (which includes internet protocol addresses) with other companies, governments, law enforcement agencies or individuals outside of HGi Media Systems in the following limited circumstance:

We have a good faith belief that access, use, preservation or disclosure of such information is reasonably necessary to (a) satisfy any applicable law, regulation, legal process or enforceable governmental request, (b) enforce applicable Terms of Service, including investigation of potential violations thereof, (c) detect, prevent, or otherwise address fraud, security or technical issues, or (d) protect against imminent harm to the rights, property or safety of HGi Media Systems, its users or the public as required or permitted by law.

Commercial and Non-Commercial Exploitation of Information

We may share (both commercially and non-commercially) with third parties certain pieces of aggregated, non-personal (where internet protocol information and personally identifiable information has been omitted) user data information. Such information does not identify you individually or your personal use of the moneygem service.

If HGi Media Systems becomes involved in a merger, acquisition, or any form of sale of some or all of its assets, we will provide notice before user data information is transferred and becomes subject to a different privacy policy.

HGi Media Systems reserves the right to use and exploit non-personal user data information in any way it sees morally and ethically fit for financial gain.

Information Security

We take appropriate security measures to protect against unauthorized access to or unauthorized alteration, disclosure or destruction of data. These

include internal reviews of our data collection, storage and processing practices and security measures, as well as physical security measures to guard against unauthorized access to systems where data is stored.

We restrict access to full user data information to HGi Media Systems employees, contractors and agents who need to know that information in order to operate, develop or improve our services. These individuals are bound by confidentiality obligations and may be subject to discipline, including termination and criminal prosecution, if they fail to meet these obligations.

Data Integrity

HGi Media Systems processes search data information only for the purposes for which it was collected and in accordance with this privacy policy. We review our data collection, storage and processing practices to ensure that we only collect, store and process the user data information needed to provide, monitor or improve our services.

Enforcement

HGi Media Systems will regularly review its compliance with this privacy policy.

Changes to this Privacy Policy

This privacy policy may change from time to time. We will not reduce your rights under this policy without your explicit consent, and we expect most such changes will be minor. Regardless, we will post any policy changes on this page and, if the changes are significant, we will provide a more prominent notice across the domains listed above. Each version of this privacy policy will be identified at the top of the page by its issue number and effective date, and we will also keep prior versions of this privacy policy in an archive for your review.

If you have any questions or concerns about this Privacy Policy, please [contact](#) us.