Privacy Policy

Last Updated:
July 26, 2019

Our commitment to Privacy:
QUUE, and QUUE Inc. service, understands the need to keep your (user) information safe and secure. Our top-tier priority is to do so with our best effort, and to share the steps we are taking to ensure your awareness of our efforts. We make it clear to our users what information we are retaining and how we may be using it to improve overall user experience every day.

Applicability of Privacy Policy:
This privacy policy applies to all of the information that we receive from the user with the user’s permission. This information is received from both former and current QUUE users. This information contains all information taken from any products, services, technologies, functions, and websites that regarding the QUUE service and mobile application. With former users, we continue to use the information that we have received as described in this policy. This policy uses the term “personal information” to describe information associated with a single person that can be used to identify the user. This excludes information that is compiled with other data that renders the information anonymous and disconnected from any person.

Information we collect:
If you open a QUUE account, we collect the following information:

- cellular/wireless number, mobile device ID, and other similar information regarding the device you use to set up your QUUE account;
- Identification information: name, phone number, and email address;
- Social Security number, if the account is “verified.” “Verification” regards a “Verified Account,” which is an account we reserve the right to deem trusted and is capable of taking full use of our services, which indicates an increased limit of $10,000 of payments transacted per day;
● Device information: mobile device ID, IP Address. For fraud protection services, we may link your mobile device ID with other mobile device IDs that use the same bank account for payments;

● Geolocation: we may collect the specific location of your device, containing longitude and latitude coordinates obtained through GPS, Wi-Fi, or cell site triangulation. We do so for the purpose of fraud and risk detection;

● Financial Information: in the act of attaching your bank account to your QUUE account, we receive information containing your bank account and routing numbers, and account balances. This information is NOT shared with third-parties, and is NOT used for any purposes listed before or after this bullet.

We aim to provide a safe and secure experience for all of our customers. In addition to the information that we receive as stated above we may require the access of other information to verify identity, bank account, and transactions to prevent fraud and risks that may reside as part of using our services.

Finally, we may collect other information not stated above, such as customer support, feedback, and survey responses to use to better our user experience and other similar purposes.

Information from children:
Our services are not directed to children under the age of 13. If we become aware that we have collected data from a person under the age of 13, we will promptly delete it unless we are legally obligated to retain such information.

HOW WE PROTECT & STORE PERSONAL INFORMATION:
We store and process our data using third-party servers located in data centers around the United States. This information is protected by physical, electronic and procedural safeguards in compliance with applicable US federal and state regulations. We also make use of data firewalls and industry-standard encryption technology to safeguard your and our information. We only authorize information for employees who find it necessary to access such information to fulfill the specified duties and responsibilities that are given by the QUUE.

Even with all of the outstanding precautions that we take with our security, we cannot guarantee that your information will not be accessed in a breach of our servers and databases despite our administrative, managerial and technical safeguards. Therefore, we strongly encourage you to
keep your QUUE username and password to yourself, and not distribute such information to anyone else.

If QUUE becomes aware of any breach, we will attempt to inform our users of it promptly, through electronic email or mobile phone SMS. Therefore, by using our services, you give permission to QUUE Inc. to communicate with you electronically using the methods as listed above.

How we use the personal information that we collect:
Our primary purpose of collecting information is to ensure a smooth, safe, and secure experience for the end user. We may use your personal information to:

- Provide the services that we provide and offer a customer support experience catered to your needs;
- Process transactions and send necessary notices of account and network activity residing under your personal information;
- Resolve disputes, collect fees, and troubleshoot problems;
- Prevent fraudulent, risky, and prohibited activities and enforce our User Agreement which may make use of the personal information attached to residing parties/users;
- Create an account with QUUE and third-party networks that require personal information to verify user identities;
- Send you updates to our platform that we are offering to users;
- Perform duties required by law;

HOW WE SHARE PERSONAL INFORMATION WITHIN THE QUUE NETWORK:
No information is shared within the QUUE network to other users except for contact information and verification metrics that may be shared to verify payments made through QUUE.

Your financial information will not be shared with anyone who you pay or has paid you through QUUE, unless you have given explicit permission to do so or unless we are required to do so given subpoenas or legal processes.

HOW WE SHARE PERSONAL INFORMATION WITH OTHER PARTIES:
QUUE does not share any personal information with third parties for promotional or marketing purposes.
We may share personal information with:

- Law enforcement, government officials, or similar parties if QUUE is obligated to do so by order of subpoena, court order, or similar legal procedures, when it is necessary in order to comply with law, to prevent physical or financial harm, to report suspicious legal activity, or to investigate potential violations of the QUUE User Agreement;
- Third party service providers who assist in offering and delivering the services that QUUE offers and delivers who provide payment processing, fraud detection, or other similar services to enhance and guarantee a safe and secure experience on QUUE;
- The other member of QUUE who participates in a transaction as you;
- Service providers that are contracted to assist in the operation of our mobile app, for example, fraud detection and payment processing. These service providers have agreed under contract to receive and use only the information necessary to complete the duties as listed under each contract;

QUUE does not send any information to any other third-parties unless you have specifically requested and authorized us to do so. When you share your information regarding QUUE with any other third parties, such as social media platforms, your information is no longer under the control of QUUE and is subject to the terms and agreements and privacy policies set forth under such third parties.

**HOW YOU CAN ACCESS OR CHANGE YOUR PERSONAL INFORMATION:**

You can review or update your personal information in the Account Settings at any time by logging in to your account.

**LINKS TO OTHER SERVICES OR SITES:**

Our services may contain links to other third-party services and providers. QUUE does not control and is not liable for the distribution or collection of information from these third-party services and providers.

**CHANGES TO OUR PRIVACY POLICY:**

As QUUE develops better technology and improves the user experience, QUUE will occasionally make changes to the Privacy Policy. We will post these updates on our website and update the “Last Updated” date at the top of the Privacy Policy. If we make these changes, you
are responsible for periodically reviewing the updated policies, as users are bound by any changes to the Privacy Policy by using our services after such changes are posted.