

PRIVACY POLICY

Your Privacy Rights

Effective Date: February 28th 2013

Your privacy is important to us at Unience, Inc. (hereinafter “Unience”, “Finect” “The Company”, “we” or “us”). This Privacy Policy describes the types of information we gather, how we use it, with whom the information may be shared, what choices are available to you regarding collection, use and distribution of information and our efforts to protect the information you provide to us through our website at www.finect.com or www.unience.com (the “Websites”) and through our mobile application (the “App”). By using the Website or the App, and the functionality, data, information, updates, and similar materials delivered or provided through or by the Website or the App (the “Services”), you hereby consent to allow us to process information in accordance with this Policy. Please also refer to our Terms of Use, which are incorporated as if fully recited herein.

If our information retention or usage practices change, we will let you know by posting the Privacy Policy changes on the Website and through the App. Please refer to the “Effective Date” above to see when this Policy was last updated.

Territoriality

Regardless of where our servers are located, your personal data will be processed by us in the United States, where data protection and privacy regulations may not be to the same level of protection as in other parts of the world. BY VISITING THIS WEBSITE OR USING THE APP, YOU UNEQUIVOCALLY CONSENT TO THE COLLECTION AND PROCESSING IN THE UNITED STATES OF ANY INFORMATION COLLECTED OR OBTAINED BY US THROUGH YOUR USE OF THE WEBSITE OR APP, AND YOU ALSO AGREE THAT U.S. LAW GOVERNS ANY SUCH COLLECTION AND PROCESSING.

EUROPEAN COMMISSION – SWISS SAFE HARBOR COMPLIANCE

Notwithstanding the territoriality statement, The Company complies with the US-Swiss and US-EU Safe Harbor Frameworks as set forth by the U.S. Department of Commerce (“Safe Harbor”) regarding the collection, use, and retention of personal information from Switzerland and the European Union (“EU”) member countries. The Company has certified that it adheres to the Safe Harbor Privacy Principles of notice, choice, onward transfer, security, data integrity, access, and enforcement.

For more information regarding Safe Harbor, please consult the United States Department of Commerce at www.export.gov/safeharbor

Information Collected

-Personal Information

Personal Information is collected on our Website or through the App when you provide it through use of or participation in the Services. Information collected may include your name, physical address and location information, e-mail address, zip code, credit card number, phone number and other personal information you provide. If you use a social media feature integrated with the Website and App, we may collect similar information through that social media provider.

When Services you request require location-based information, the App or Website may use GPS or other location-based services to identify your physical location. When requested, the Website or App may access your device's calendar, contacts, call history, camera roll, or other device-stored information, in order to facilitate and provide the Services.

-User Content

The Website and App may collect content that you upload or make available to the Website or App for the purpose of processing through and with the Services. Such information includes information about your clients, their addresses, financial information, and similar content you process through the Services.

-Use Data

The Website and App may record analytical information about the Website or App, such as the IP address or information about the mobile phone provider associated with the device you are using to access the Website or App, your device's unique identifier, anonymized information about how you use the App and Website, the type of device you use and its operating system, the pages or App features accessed most frequently, calls and messages placed through the Website or App, how pages or features of the App are used, search terms entered, and similar analytics about use of the Website or App.

The Website and App may utilize web beacons, pixel tags, embedded links, and other commonly used information-gathering tools, including identification of referring websites such as session, persistent and third-party cookies and similar technologies.

Our Website may use Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses cookies, to help us analyze how users use the Website. The information generated by the cookie about your use of the Website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the Website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above. We may also use cookies for our own analytics.

Use of Information

We may use the information we gather to provide you with our products and Services that you request, and for any other purpose that you authorize. We may also use the information we collect to help us develop and improve our Website and App, fulfill your requests, inform you about commercial offers or non-commercial causes and other information that may be of interest, tailor our Website and App to meet your interests, populate data fields in the Website or App, and perform analytics and studies regarding our Services and its use by our users. If we publish studies on the information we collect, it will be on an aggregate and anonymous basis.

If you do not wish to receive promotional e-mails from us, please contact us here: privacy@finect.com or privacy@unience.com

Sharing Information Collected with Third Parties, Consultants, and Affiliates

We may share the information we collect through the Website or App with our consultants, service providers, advisors and affiliates in order to provide services to us and to better provide the Services to our users.

We will only share User Content with others to the extent necessary to render the Services, and such sharing will be on a confidential basis. For example, the information may be shared on a confidential basis with hosting providers, and optimization, security and design consultants.

We may further share your Personal Information with third-party industry organizations for the purpose of analysis and industry benchmarking and validation, and such entities may use this information in accordance with their own data policies. If you wish to opt-out of such sharing, please contact us here: privacy@finect.com or privacy@unience.com

To the extent that the Safe Harbor Principles apply to your data, and to the extent that such principals require, we will ensure that any third party transferee subscribes to Safe Harbor Principles, is subject to the EU Privacy Directive and Swiss data protection standards, or otherwise agrees to comply with the US-EU and US-Swiss Safe Harbor Principles as they relate to any personal information such third party obtains from us. Under no circumstances will we be held responsible by any failure by such a third party to comply with the EU and US-Swiss Safe Harbor Principles or any agreement with us to adhere to such requirements, except as provided by the US-EU and US-Swiss Safe Harbor Principles or applicable law.

Notwithstanding anything to the contrary, we may disclose any collected information to the extent we believe it necessary to comply with the law or to defend a legal claim, such as in response to a subpoena or court order. Additionally, we may transfer your information to successor in interest, which may include but may not be limited to a third-party in the event of an acquisition, sale, merger or bankruptcy.

Use and Control by Users

The Website or App may allow users to share certain information with certain limited number of individuals or with the public at large. Your sharing settings may be controlled through the Website or App, and we will make reasonable efforts to comply with your settings and requests.

For example, the Website or App may make it possible to publicly share information via social media such as Facebook or Twitter, or otherwise. Be aware that when you choose to share information with friends or with the public at large, you may be disclosing sensitive information, or information from which sensitive information can be inferred. Always use caution when sharing information through the Website or App.

You understand and agree that we are not responsible for any consequences of your sharing of information through and beyond the Website or App.

Access, Update and Opt-Out

If you would like to access or update any information you have sent to us, if you do not want to receive information from us, or if you would like to limit your information's use or disclosure, please contact us at privacy@finect.com or privacy@unience.com . You may also be able to access and edit your information through your account settings.

At such a time, we may request that you verify your identify so that we may ensure the accuracy and lawfulness of granting you such access.

We will make reasonable efforts to honor any request you make, including requests to access and update the information stored by us and requests that we forgo contacts with you in the future or delete your information, except to the extent that the burden for providing such access and correction would be disproportionate to the risks to your privacy in the case in question, or as otherwise permitted by applicable law. Please note that if you make an opt-out request or a request to modify your information, we may retain your contact information or your original information to make efforts to ensure that you are not contacted in the future and for archival purposes. Additionally, please note that if you request that we refrain from sharing your information with third parties, we may be unable to fulfill various requests made by you and you may not be able to continue using the Services.

To the extent required by the CAN-SPAM Act, or other similar domestic and international regulation, commercial e-mail messages will provide you with an opportunity to opt-out of receiving such information. Please note that changes to your preferences may not be effective immediately.

Compliance and Enforcement

We have established an internal policy and program regarding certain data to monitor our adherence to the US-EU and US-Swiss Safe Harbor Principles and Canadian law and to address any internal anomalies in such adherence. This includes a statement made at least once a year, signed by an authorized representative of The Company, verifying that this Policy is in compliance with the US-EU and US-Swiss Safe Harbor Principles as they relates to EU and Swiss data. If there is any conflict between this Privacy Policy and the US-EU and US-Swiss Safe Harbor Principles and other applicable law, the US-EU and US-Swiss Safe Harbor Principles and such other applicable law will govern as this Policy is applied to data collected in the EU and Switzerland.

If you have a complaint regarding a specific instance of data collection or processing engaged in by The Company which pertains to your personal information, please contact us at privacy@finect.com or privacy@unience.com. We will make reasonable attempts to resolve any such complain in accordance with internal policy. If any such a dispute with an EU or Swiss citizen resident cannot be resolved through our internal processes, we will cooperate with competent EU or Swiss data protection authorities and comply with the advice of such authorities. In the event that The Company, the EU or Swiss data protection authorities determine that we did not comply with this Policy, we will take appropriate steps to address any adverse effects and to promote future compliance.

Security

The Company attempts to secure your information from unauthorized access, use or disclosure. We attempt to secure the information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When Personal Information or User Content is transmitted to other websites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol. It is your sole responsibility to protect the confidentiality of your password or other Website or App login information, and we will not be held responsible for any unauthorized use of such information.

Regardless of the precautions taken by us we cannot ensure or warrant the security of any information you transmit to us, and you transmit such information at your own risk.

No transmission of data over the Internet is guaranteed to be completely secure. It may be possible for third parties not under our control to intercept or access transmissions or private communications unlawfully. While we strive to protect your personal information, we cannot ensure or warrant the security of any information you transmit to us.

Links

Our Website or App may contain links to other websites or may otherwise navigate you outside our App or Website. We are not responsible for the privacy practices of such other sites, apps or other locations. When you leave our Website or App, please read the privacy statements of your destination. This Privacy Policy applies solely to information collected by our Website or App.

Children and Privacy

We do not knowingly permit users if they are under 14 years old, and therefore do not request personally identifiable information from anyone under the age of 14. If we become aware that a customer is under the age of 14 and has provided us with personal information without prior verifiable parental consent, we will remove his or her personally identifiable registration information and/or the user account from our files. If you are the parent or guardian of a person under the age of 14 who has provided personally identifiable information to us without your approval, please inform us by contacting us at the e-mail address below.

California Privacy Rights

California law allows California residents to request information regarding our disclosures in the prior calendar year, if any, of their personally identifiable information to third parties. To make such a request, please contact us at privacy@finect.com or privacy@unience.com with "Request for Privacy Information" in the subject line. Please include enough detail for us to locate your file; at a minimum, your name, email, and username, if any. We will attempt to provide you with the requested information within thirty (30) days of receipt. We reserve our right not to respond to requests sent more than once in a calendar year, or requests submitted to an address other than the one posted in this notice. Please note that this law does not cover all information sharing. Our disclosure only includes information covered by the law.

Contact Information

If you have any questions, comments, requests or suggestions regarding our Privacy Policy, please contact us via e-mail at privacy@finect.com or privacy@unience.com .