

1. PRIVACY POLICY
2. USER AGREEMENT

This Privacy Policy of Personal data (hereinafter referred to as the Privacy Policy) applies to all information provided by the Online store "CashFlow" located on the domain name <http://cashflow.bot> , can get information about the User while using the website of the Online store, programs and products of the Online store.

#### 1. DEFINITION OF TERMS

1.1. The following terms are used in this Privacy Policy:

1.1.1. "Administration of the website of the Online store (hereinafter referred to as the Website Administration)" – authorized site administrators <http://cashflow.bot> who organize and (or) process personal data, as well as determine the purposes of processing personal data, the composition of personal data to be processed, actions (operations) performed with personal data.

1.1.2. "Personal data" means any information relating directly or indirectly to a specific or identifiable individual (subject of personal data).

1.1.3. "Personal data processing" means any action (operation) or a set of actions (operations) performed with or without the use of automation tools with personal data, including collection, recording, systematization, accumulation, storage, clarification (updating, modification), extraction, use, transfer (distribution, provision, access), depersonalization, blocking, deletion, destruction of personal data.

1.1.4. "Confidentiality of personal data" is a mandatory requirement for the Operator or other person who has access to personal data to prevent their dissemination without the consent of the subject of personal data or the presence of other legal grounds.

1.1.5. "User of the website of the Online store (hereinafter referred to as the User)" - a person who has access to the Website via the Internet and uses the Website of the online store.

1.1.6. "Cookies" is a small piece of data sent by a web server and stored on the user's computer, which the web client or web browser sends to the web server in an HTTP request each time when trying to open a page of the corresponding site.

1.1.7. "IP address" is a unique network address of a node in a computer network built using the IP protocol.

#### GENERAL PROVISIONS

2.1. The User's use of the Online Store's website means acceptance of this Privacy Policy and the terms of processing of the User's personal data.

2.2. In case of disagreement with the terms of the Privacy Policy, the User must stop using the Online Store's website.

2.3. This Privacy Policy applies only to the website of the Online store <http://cashflow.bot> . The Online Store does not control and is not responsible for third-party sites to which the User can click on links available on the Online Store's website.

2.4. The site administration does not verify the accuracy of the personal data provided by the User of the Online store's website.

#### SUBJECT OF THE PRIVACY POLICY

3.1. This Privacy Policy establishes the obligations of the Administration of the online store's website for non-disclosure and ensuring the confidentiality of personal data that the User provides at the request of the Site Administration when registering on the online store's website or when placing an order for the purchase of Goods.

3.2. The personal data allowed to be processed under this Privacy Policy is provided by the User by filling out the registration form on the Website of the online store "<http://cashflow.bot>" in the checkout section and include the following information:

3.2.1. last name, first name, patronymic of the User;

3.2.2. The User's contact phone number;

3.2.3. e-mail address (e-mail);

3.3. The online store protects the Data that is automatically transmitted during the viewing of advertising blocks and when visiting pages on which the statistical script of the system ("pixel") is installed:

IP address;

information from cookies;

information about the browser (or other program that provides access to the display of ads);

access time;

the address of the page where the ad block is located;

referrer (address of the previous page).

3.3.1. Disabling cookies may result in the inability to access parts of the Online Store's website that require authorization.

3.3.2. The online store collects statistics on the IP addresses of its visitors. This information is used to identify and solve technical problems, to control the legality of financial payments.

3.4. Any other personal information not mentioned above (purchase history, browsers and operating systems used, etc.) is subject to secure storage and non-proliferation, except as provided in paragraphs 5.2. and 5.3. of this Privacy Policy.

#### THE PURPOSE OF COLLECTING USER'S PERSONAL INFORMATION

4.1. The Administration of the online store's website may use the User's personal data for the following purposes:

4.1.1. Identification of the User registered on the Online Store's website to place an order and (or) conclude a Contract for the purchase and sale of goods remotely.

4.1.2. Providing the User with access to personalized resources of the Online Store's Website.

4.1.3. Establishing feedback with the User, including sending notifications, requests regarding the use of the Online store's Website, providing services, processing requests and requests from the User.

4.1.4. Determining the User's location to ensure security and prevent fraud.

4.1.5. Confirmation of the authenticity and completeness of the personal data provided by the User.

4.1.6. Creation of an account for making purchases, if the User has agreed to create an account.

4.1.7. Notifying the User of the Online Store's Website about the status of the Order.

4.1.8. Processing and receiving payments, confirmation of tax or tax benefits, contesting a payment, determining the right to receive a credit line by the User.

4.1.9. Providing the User with effective customer and technical support in case of problems related to the use of the Online store's Website.

- 4.1.10. Providing the User with his consent, product updates, special offers, price information, newsletters and other information on behalf of the Online Store or on behalf of the partners of the Online store.
- 4.1.11. Carrying out advertising activities with the consent of the User.
- 4.1.12. Providing the User with access to the websites or services of the partners of the Online store in order to receive products, updates and services.

#### METHODS AND TERMS OF PROCESSING PERSONAL INFORMATION

- 5.1. The processing of the User's personal data is carried out without time limit, in any legal way, including in personal data information systems using automation tools or without using such tools.
- 5.2. The User agrees that the Site Administration has the right to transfer personal data to third parties, in particular, courier services, postal organizations, telecommunication operators, solely for the purpose of fulfilling the User's order placed on the Online store's Website "<http://cashflow.bot>", including the delivery of the Goods.
- 5.3. The User's personal data may be transferred to authorized state authorities only on the grounds and in accordance with the procedure established by law.
- 5.4. In case of loss or disclosure of personal data, the Site Administration informs the User about the loss or disclosure of personal data.
- 5.5. The Site Administration takes the necessary organizational and technical measures to protect the User's personal information from unauthorized or accidental access, destruction, modification, blocking, copying, distribution, as well as from other illegal actions of third parties.
- 5.6. The Site Administration, together with the User, takes all necessary measures to prevent losses or other negative consequences caused by the loss or disclosure of the User's personal data.

#### OBLIGATIONS OF THE PARTIES

- 6.1. The User is obliged to:
  - 6.1.1. Provide information about personal data necessary for using the Website of the online store.
  - 6.1.2. Update and supplement the information provided on personal data in case of changes to this information.
- 6.2. The site administration is obliged to:
  - 6.2.1. Use the information received exclusively for the purposes specified in clause 4 of this Privacy Policy.
  - 6.2.2. To ensure the storage of confidential information in secret, not to disclose without the prior written permission of the User, as well as not to sell, exchange, publish, or disclose in other possible ways the transferred personal data of the User, with the exception of clauses 5.2. and 5.3. of this Privacy Policy.
  - 6.2.3. Take precautions to protect the confidentiality of the User's personal data in accordance with the procedure usually used to protect this kind of information in the existing business turnover.
  - 6.2.4. To block personal data related to the relevant User from the moment of the request or request of the User or his legal representative or the authorized body for the protection of the rights of personal data subjects for the period of verification, in case of identification of false personal data or illegal actions.

## RESPONSIBILITY OF THE PARTIES

7.1. The Site Administration, which has not fulfilled its obligations, is responsible for losses incurred by the User in connection with the misuse of personal data, in accordance with the legislation of the Russian Federation, except for the cases provided for in paragraphs 5.2., 5.3. and 7.2. of this Privacy Policy.

7.2. In case of loss or disclosure of Confidential Information, the Site Administration is not responsible if this confidential information:

7.2.1. Became public domain before its loss or disclosure.

7.2.2. It was received from a third party before it was received by the Site Administration.

7.2.3. It was disclosed with the User's consent.

## DISPUTE RESOLUTION

8.1. Before filing a lawsuit on disputes arising from the relationship between the User of the Online Store site and the Site Administration, it is mandatory to submit a claim (a written proposal for a voluntary settlement of the dispute).

8.2. The recipient of the claim within 30 calendar days from the date of receipt of the claim, notifies the applicant of the claim in writing about the results of the claim review.

8.3. If an agreement is not reached, the dispute will be referred to a judicial authority in accordance with applicable law.

8.4. The current legislation of the Russian Federation applies to this Privacy Policy and the relationship between the User and the Site Administration.

## ADDITIONAL TERMS OF THE PRIVACY POLICY

9.1. The Site Administration has the right to make changes to this Privacy Policy without the User's consent.

9.2. The new Privacy Policy comes into force from the moment it is posted on the Website of the online store, unless otherwise provided by the new version of the Privacy Policy.

9.3. All suggestions or questions regarding this Privacy Policy should be communicated via the contacts on the website: <http://cashflow.bot>

9.4. The current Privacy Policy is posted on the page at <http://cashflow.bot>

user agreement

This User Agreement (hereinafter referred to as the Agreement) regulates the relationship between the owner <http://cashflow.bot> (hereinafter referred to as CashFlow or Administration) on the one hand and the user of the site on the other.

Website "<http://cashflow.bot>" it is not a mass media outlet.

By using the site, you agree to the terms of this agreement.

If you do not agree to the terms of this agreement, do not use the site "<http://cashflow.bot>"!

Subject of the agreement:

The administration grants the user the right to post the following information on the site:

- Text information
- Links to materials posted on other sites

## RIGHTS AND OBLIGATIONS OF THE PARTIES

The user has the right to:

- to search for information on the website
- receive information on the website
- create information for the site
- distribute information on the site
- comment on the content posted on the site
- copy information to other sites indicating the source of the site
- copy information to other sites only with the permission of the Site Administration
- copy information to other sites with the permission of the copyright holder or the Site Administration
- use the site information for personal, non-commercial purposes
- use the site information for commercial purposes with the permission of the Administration
- use the site information for commercial purposes with the permission of the copyright holders

The administration has the right to:

- at your discretion and the need to create, change, or cancel rules
- restrict access to any information on the site
- create, modify, delete information
- delete accounts
- to refuse registration without giving reasons

The Site administration reserves the right to change or delete any part of the information posted on the site or related functionality, including the software catalog, information about it and the section. All presented on the website <http://cashflow.bot> The information and software are provided "as is", without warranty of any kind, express or implied.

The Site Administration fully, to the extent permitted by law, disclaims any liability, express or implied, including, but not limited to, implicit warranties of fitness for use of materials and software. We do not provide any guarantees of profit or loss related to the use or inability to use this site, software or materials of this site, even if the User has been warned about the possibility of such loss.

The User undertakes to:

- to ensure the accuracy of the information provided
- to ensure the safety of personal data from access by third parties
- update the Personal Data provided during registration, in case of changes
- not to disseminate information aimed at propaganda of war, incitement of national, racial or religious hatred and enmity, as well as other information for the dissemination of which criminal or administrative liability is provided
- do not disrupt the functionality of the site
- do not create multiple accounts on the Site if they actually belong to the same person
- not to commit actions aimed at misleading other Users
- do not transfer your account and/or login and password of your account to third parties for use
- do not register an account on behalf of or in place of another person, except in cases provided for by law
- not to post materials of an advertising, erotic, pornographic or offensive nature, as well as other information, the placement of which is prohibited or contradicts the norms of current legislation

- do not use scripts (programs) for automated information collection and/or interaction with the Site and its Services

The Administration undertakes to:

- to maintain the functionality of the site, except in cases where this is impossible for reasons beyond the control of the Administration.
- to provide comprehensive protection of the User account

Terms of return of the software

In accordance with the legislation of the Russian Federation, the buyer has the right to refuse the ordered product (including software) at any time before receiving it.

The return of the software after receipt by the buyer is impossible due to the fact that the buyer acquires the right to use, which relates to the objects of copyright and is protected as a literary work. In turn, non-periodic publications, in accordance with the Law, belong to the list of non-food products that are not subject to return or exchange.

The fact of receiving the software (product) is considered to be the generation of a license or registration key or the download of the full version of the software product. Information about the generation of license or registration keys is with the developer, and when downloading files, the information is stored on the seller's server (website).

Upon individual request, we can provide a demo version of the software free of charge for a period of no more than 30 days (the number of days of the demo mode is determined by the seller alone).

To consider the possibility of a refund for the software, you need to write a letter in a special form in the Contacts section and also duplicate the message in the Online chat of the site, specifying all the features and subtleties of the reason for the refund. At the same time, all costs for commissions and other expenses arising from the refund of funds are carried out at the expense of the buyer. The refund is made within 10 days. The possibility of a refund for the software can only be used by our partners who have made a purchase on our website.

Responsibility of the parties

- the user is personally fully responsible for the information disseminated by him
- the administration does not bear any responsibility for the accuracy of information copied from other sources
- the administration is not responsible for the discrepancy between the services expected by the User and the services actually received
- the administration does not bear any responsibility for the services provided by third parties
- in the event of a force majeure situation (hostilities, state of emergency, natural disaster, etc.), the Administration does not guarantee the safety of the information posted by the User, as well as the uninterrupted operation of the information resource

Terms of the Agreement

This Agreement comes into force for any use of this site.

The Agreement ceases to be valid when a new version of it becomes available.

The Administration reserves the right to unilaterally change this agreement at its

discretion.

When changing the agreement, in some cases, the administration can notify users in a convenient way.