# Cookie Policy of www.cdlexpert.com

To find more information on California consumers and their privacy rights, Users may read the privacy policy.

To find more information on Virginia consumers and their privacy rights, Users may read the privacy policy.

To find more information on Colorado consumers and their privacy rights, Users may read the privacy policy.

To find more information on Connecticut consumers and their privacy rights, Users may read the privacy policy.

To find more information on Utah consumers and their privacy rights, Users may read the privacy policy.

This document informs Users about the technologies that help this Application to achieve the purposes described below. Such technologies allow the Owner to access and store information (for example by using a Cookie) or use resources (for example by running a script) on a User's device as they interact with this Application.

For simplicity, all such technologies are defined as "Trackers" within this document – unless there is a reason to differentiate. For example, while Cookies can be used on both web and mobile browsers, it would be inaccurate to talk about Cookies in the context of mobile apps as they are a browser-based Tracker. For this reason, within this document, the term Cookies is only used where it is specifically meant to indicate that particular type of Tracker.

Some of the purposes for which Trackers are used may also require the User's consent. Whenever consent is given, it can be freely withdrawn at any time following the instructions provided in this document.

This Application uses Trackers managed directly by the Owner (so-called "first-party" Trackers) and Trackers that enable services provided by a third-party (so-called "third-party" Trackers). Unless otherwise specified within this document, third-party providers may access the Trackers managed by them.

The validity and expiration periods of Cookies and other similar Trackers may vary depending on the lifetime set by the Owner or the relevant provider. Some of them expire upon termination of the User's browsing session.

In addition to what's specified in the descriptions within each of the categories below, Users may find more precise and updated information regarding lifetime specification as well as any other relevant information — such as the presence of other Trackers — in the linked privacy policies of the respective third-party providers or by contacting the Owner.

# Activities strictly necessary for the operation of this Application and delivery of the Service

This Application uses so-called "technical" Cookies and other similar Trackers to carry out activities that are strictly necessary for the operation or delivery of the Service.

# **Third-party Trackers**

# Platform services and hosting

These services have the purpose of hosting and running key components of this Application, therefore allowing the provision of this Application from within a unified platform. Such platforms provide a wide range of tools to the Owner – e.g. analytics, user registration, commenting, database management, e-commerce, payment processing – that imply the collection and handling of Personal Data.

Some of these services work through geographically distributed servers, making it difficult to determine the actual location where the Personal Data are stored.

# Wix (Wix.com, Ltd.)

Wix is a platform provided by Wix.com, Ltd. that allows the Owner to build, run and host this Application. Wix is highly customizable and can host websites from simple blogs to complex e-commerce platforms.

Personal Data processed: billing address, device information, email address, first name, last name, phone number, shipping address, Trackers and Usage Data.

Place of processing: Israel – Privacy Policy.

#### Storage duration:

- XSRF-TOKEN: duration of the session
- wixCIDX: 3 months
- \_wix\_browser\_sess: duration of the session

bSession: 30 minuteshs: duration of the session

• ssr-caching: duration of the session

• svSession: 1 year

# Other activities involving the use of Trackers

#### Measurement

This Application uses Trackers to measure traffic and analyze User behavior to improve the Service.

#### **Analytics**

The services contained in this section enable the Owner to monitor and analyze web traffic and can be used to keep track of User behavior.

# Google Analytics 4 (Google LLC)

Google Analytics 4 is a web analysis service provided by Google LLC ("Google"). Google utilizes the Data collected to track and examine the use of this Application, to prepare reports on its activities and share them with other Google services. Google may use the Data collected to contextualize and personalize the ads of its own advertising network. In Google Analytics 4, IP addresses are used at collection time and then discarded before Data is logged in any data center or server. Users can learn more by consulting Google's official documentation.

Personal Data processed: number of Users, session statistics, Trackers and Usage Data.

Place of processing: United States – Privacy Policy – Opt Out.

Storage duration:

\_ga: 2 years\_ga\_\*: 2 years

# MixPanel (MixPanel, Inc.)

MixPanel is an analytics service provided by Mixpanel Inc.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – <u>Privacy Policy</u> – <u>Opt Out</u>.

# Content performance and features testing (A/B testing)

The services contained in this section allow the Owner to track and analyze the User response concerning web traffic or behavior regarding changes to the structure, text or any other component of this Application.

# VWO - Testing (Wingify Software Pvt. Ltd.)

VWO - Testing is a content performance and features performance testing service provided by Wingify Software Pvt. Ltd.

Personal Data processed: device information, Trackers, Universally unique identifier (UUID) and Usage Data.

Place of processing: India – <u>Privacy Policy</u>.

#### Heat mapping and session recording

Heat mapping services are used to display the areas of this Application that Users interact with most frequently. This shows where the points of interest are. These services make it possible to monitor and analyze web traffic and keep track of User behavior.

Some of these services may record sessions and make them available for later visual playback.

# VWO - Heat mapping and session recording (Wingify Software Pvt. Ltd.)

VWO - Heat mapping and session recording is a session recording and heat mapping service provided by Wingify Software Pvt. Ltd.

Personal Data processed: device information, Trackers, Universally unique identifier (UUID) and Usage Data.

Place of processing: India – Privacy Policy.

#### Managing data collection and online surveys

This type of service allows this Application to manage the creation, deployment, administration, distribution and analysis of online forms and surveys in order to collect, save and reuse Data from any responding Users.

The Personal Data collected depend on the information asked and provided by the Users in the corresponding online form.

These services may be integrated with a wide range of third-party services to enable the Owner to take subsequent steps with the Data processed - e.g. managing contacts, sending messages, analytics, advertising and payment processing.

#### Meta lead ads (Meta Platforms, Inc.)

Meta lead ads is an advertising and data collection service provided by Meta Platforms, Inc. that allows form-based ads to be shown to Users pre-populated with Personal Data from their Facebook profiles, such as names and email addresses. Depending on the type of advertisement, Users may be requested to provide further information.

Form submission results in the collection and processing of these Data by the Owner under this privacy policy, and only for the specific purpose outlined on the form and/or inside this privacy policy, where provided.

Users may exercise their rights, at any time, including the right to withdraw their consent to the processing of their Data, as specified in the section containing information about User rights in this privacy policy.

Personal Data processed: city, company name, country, Data communicated while using the service, date of birth, email address, first name, gender, last name, phone number, physical address, profession, state, Trackers, Usage Data and ZIP/Postal code.

Place of processing: United States – <u>Privacy Policy</u> – <u>Opt out</u>.

Storage duration:

• fbp: 3 months

#### **Marketing**

This Application uses Trackers to deliver personalized marketing content based on User behavior and to operate, serve and track ads.

#### Advertising

This type of service allows User Data to be utilized for advertising communication purposes. These communications are displayed in the form of banners and other advertisements on this Application, possibly based on User interests. This does not mean that all Personal Data are used for this purpose. Information and conditions of use are shown below. Some of the services listed below may use Trackers to identify Users or they may use the behavioral retargeting technique, i.e. displaying ads tailored to the User's interests and behavior, including those detected outside this Application. For more information, please check the privacy policies of the relevant services.

Services of this kind usually allow Users to opt out of such tracking. Users may learn how to opt out of interest-based advertising more generally by visiting the relevant opt-out section in this document.

# TikTok conversion tracking (TikTok Inc.)

TikTok conversion tracking is an analytics and behavioral targeting service provided by TikTok Inc. that connects data from the TikTok advertising network with actions performed on this Application. The TikTok pixel tracks conversions that can be attributed to TikTok ads and enables to target groups of Users on the base of their past use of this Application.

Personal Data processed: device information, Trackers, unique device identifiers for advertising (Google Advertiser ID or IDFA, for example) and Usage Data.

Place of processing: United States – <u>Privacy Policy</u>.

#### Meta Lookalike Audience (Meta Platforms, Inc.)

Meta Lookalike Audience is an advertising and behavioral targeting service provided by Meta Platforms, Inc. that uses Data collected through Meta's Custom Audience in order to display ads to Users with similar behavior to Users who are already in a Custom Audience list on the basis of their past use of this Application or engagement with relevant content across Meta's apps

and services.

On the basis of these Data, personalized ads will be shown to Users suggested by Meta Lookalike Audience.

Users can opt out of Meta's use of Trackers for ads personalization by visiting this opt-out page.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – Privacy Policy – Opt out.

Storage duration:

• fbp: 3 months

#### Google Ads conversion tracking (Google LLC)

Google Ads conversion tracking is an analytics service provided by Google LLC that connects data from the Google Ads advertising network with actions performed on this Application.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – <u>Privacy Policy</u>.

Storage duration:

• IDE: 2 years

• test cookie: 15 minutes

#### Google Ads Customer Match (Google LLC)

Google Ads Customer Match is an advertising service provided by Google LLC that allows matching Data that Users have shared with the Owner to existing Google accounts in order to target them or similar Users with personalized ads. Users can opt out of Google's use of personalized advertising by visiting Google's <u>Ads Settings</u>.

Personal Data processed: country, email address, first name, last name, phone number, Trackers, unique device identifiers for advertising (Google Advertiser ID or IDFA, for example), User ID and ZIP/Postal code.

Place of processing: United States – Privacy Policy.

# Managing contacts and sending messages

This type of service makes it possible to manage a database of email contacts, phone contacts or any other contact information to communicate with the User.

These services may also collect data concerning the date and time when the message was viewed by the User, as well as when the User interacted with it, such as by clicking on links included in the message.

#### Constant Contact (Constant Contact, Inc.)

Constant Contact is an email address management and message sending service provided by Constant Contact, Inc.

Personal Data processed: country, date of birth, email address, first name, gender, last name, phone number, physical address, Trackers, Usage Data and username.

Place of processing: United States – Privacy Policy.

# Remarketing and behavioral targeting

This type of service allows this Application and its partners to inform, optimize and serve advertising based on past use of this Application by the User.

This activity is facilitated by tracking Usage Data and by using Trackers to collect information which is then transferred to the partners that manage the remarketing and behavioral targeting activity.

Some services offer a remarketing option based on email address lists.

Services of this kind usually allow Users to opt out of such tracking. Users may learn how to opt out of interest-based advertising more generally by visiting the relevant opt-out section in this document.

# Meta Custom Audience (Meta Platforms, Inc.)

Meta Custom Audience is a remarketing and behavioral targeting service provided by Meta Platforms, Inc. that connects the activity of this Application with the Meta Audience Network.

Users can opt out of Meta's use of Trackers for ads personalization by visiting this opt-out page.

Personal Data processed: email address and Trackers.

Place of processing: United States – Privacy Policy – Opt out.

Storage duration:

• fbp: 3 months

#### Google Ads Remarketing (Google LLC)

Google Ads Remarketing is a remarketing and behavioral targeting service provided by Google LLC that connects the activity of this Application with the Google Ads advertising network and the DoubleClick Cookie.

In order to understand Google's use of Data, consult Google's partner policy.

Users can opt out of Google's use of Trackers for ads personalization by visiting Google's Ads Settings.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – <u>Privacy Policy</u> – <u>Opt Out</u>.

#### Storage duration:

- AID: 2 years
- ANID: 2 years
- Conversion: 3 months
- DSID: 14 days
- FCNEC: 1 year
- FLC: 10 seconds
- FPAU: 3 months
- FPGCLAW: 3 months
- FPGCLDC: 3 months
- FPGCLGB: 3 months
- IDE: 2 years
- NID: 6 months
- RUL: 1 year
- TAID: 14 days
- \_\_gads: 2 years
- \_\_gsas: 2 years \_gac\_: 3 months
- gac gb: 3 months
- \_gcl\_au: 3 months
- \_gcl\_aw: 3 months
- \_gcl\_dc: 3 months
- \_gcl\_gb: 3 months
- \_gcl\_gf: 3 months
- gcl ha: 3 months
- id: 2 years
- test cookie: 15 minutes

# User database management

This type of service allows the Owner to build user profiles by starting from an email address, a personal name, or other information that the User provides to this Application, as well as to track User activities through analytics features. This Personal Data may also be matched with publicly available information about the User (such as social networks' profiles) and used to build private profiles that the Owner can display and use for improving this Application.

Some of these services may also enable the sending of timed messages to the User, such as emails based on specific actions performed on this Application.

#### Intercom (Intercom Inc.)

Intercom is a User database management service provided by Intercom Inc.

Intercom can also be used as a medium for communications, either through email, or through messages within this Application.

Intercom Messenger may use Trackers to recognize and track Users behavior.

Personal Data processed: Data communicated while using the service, email address, Trackers, Universally unique identifier (UUID), Usage Data and various types of Data as specified in the privacy policy of the service.

Place of processing: United States - Privacy Policy.

Storage duration:

intercom-id-\*: 10 months
intercom-session-\*: 7 days
intercom-test: indefinite

# How to manage preferences and provide or withdraw consent

There are various ways to manage Tracker related preferences and to provide and withdraw consent, where relevant:

Users can manage preferences related to Trackers from directly within their own device settings, for example, by preventing the use or storage of Trackers.

Additionally, whenever the use of Trackers is based on consent, Users can provide or withdraw such consent by setting their preferences within the cookie notice or by updating such preferences accordingly via the relevant consent-preferences privacy widget, if available.

It is also possible, via relevant browser or device features, to delete previously stored Trackers, including those used to remember the User's initial consent preferences.

Other Trackers in the browser's local memory may be cleared by deleting the browsing history.

With regard to any third-party Trackers, Users can manage their preferences via the related opt-out link (where provided), by using the means indicated in the third party's privacy policy, or by contacting the third party.

#### **Locating Tracker Settings**

Users can, for example, find information about how to manage Cookies in the most commonly used browsers at the following addresses:

- Google Chrome
- Mozilla Firefox
- Apple Safari
- Microsoft Internet Explorer
- Microsoft Edge
- Brave
- Opera

Users may also manage certain categories of Trackers used on mobile apps by opting out through relevant device settings such as the device advertising settings for mobile devices, or tracking settings in general (Users may open the device settings and look for the relevant setting).

# How to opt out of interest-based advertising

Notwithstanding the above, Users may follow the instructions provided by <a href="YourOnlineChoices">YourOnlineChoices</a> (EU and UK), the <a href="Network Advertising Initiative">Network Advertising Initiative</a> (US) and the <a href="Digital Advertising Alliance">Digital Advertising Alliance</a> (US), <a href="DAAC">DAAC</a> (Canada), <a href="DDAI">DDAI</a> (Japan) or other similar services. Such initiatives allow Users to select their tracking preferences for most of the advertising tools. The Owner thus recommends that Users make use of these resources in addition to the information provided in this document.

The Digital Advertising Alliance offers an application called <u>AppChoices</u> that helps Users to control interest-based advertising on mobile apps.

# Consequences of denying the use of Trackers

Users are free to decide whether or not to allow the use of Trackers. However, please note that Trackers help this Application to provide a better experience and advanced functionalities to Users (in line with the purposes outlined in this document). Therefore, if the User chooses to block the use of Trackers, the Owner may be unable to provide related features.

# **Owner and Data Controller**

V2 GROUP LLC 1942 W Gray St Unit #111 Houston, TX 77019

#### Owner contact email: privacy@cdlexpert.com

Since the use of third-party Trackers through this Application cannot be fully controlled by the Owner, any specific references to third-party Trackers are to be considered indicative. In order to obtain complete information, Users are kindly requested to consult the privacy policies of the respective third-party services listed in this document.

Given the objective complexity surrounding tracking technologies, Users are encouraged to contact the Owner should they wish to receive any further information on the use of such technologies by this Application.

# **Definitions and legal references**

#### Personal Data (or Data)

Any information that directly, indirectly, or in connection with other information — including a personal identification number — allows for the identification or identifiability of a natural person.

#### **Usage Data**

Information collected automatically through this Application (or third-party services employed in this Application), which can include: the IP addresses or domain names of the computers utilized by the Users who use this Application, the URI addresses (Uniform Resource Identifier), the time of the request, the method utilized to submit the request to the server, the size of the file received in response, the numerical code indicating the status of the server's answer (successful outcome, error, etc.), the country of origin, the features of the browser and the operating system utilized by the User, the various time details per visit (e.g., the time spent on each page within the Application) and the details about the path followed within the Application with special reference to the sequence of pages visited, and other parameters about the device operating system and/or the User's IT environment.

#### User

The individual using this Application who, unless otherwise specified, coincides with the Data Subject.

# **Data Subject**

The natural person to whom the Personal Data refers.

#### **Data Processor (or Processor)**

The natural or legal person, public authority, agency or other body which processes Personal Data on behalf of the Controller, as described in this privacy policy.

# **Data Controller (or Owner)**

The natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of Personal Data, including the security measures concerning the operation and use of this Application. The Data Controller, unless otherwise specified, is the Owner of this Application.

## This Application

The means by which the Personal Data of the User is collected and processed.

# Service

The service provided by this Application as described in the relative terms (if available) and on this site/application.

#### Cookie

Cookies are Trackers consisting of small sets of data stored in the User's browser.

#### Tracker

Tracker indicates any technology - e.g Cookies, unique identifiers, web beacons, embedded scripts, e-tags and fingerprinting - that enables the tracking of Users, for example by accessing or storing information on the User's device.

# Legal information

This privacy policy relates solely to this Application, if not stated otherwise within this document.

Latest update: April 23, 2024