

Privacy Policy for Spend.net

Spend.net, operated by Spend Management Network Ltd., a Canadian Money Services Business registered under the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC), is committed to protecting your privacy. This Privacy Policy describes how we collect, use, disclose, and safeguard your information when you visit our website or use our services.

Information We Collect

We may collect personal information that you provide to us, such as:

- Name
- Address
- Email address
- Phone number
- Date of birth
- Government-issued identification numbers
- Financial information

Automatically Collected Information

We may also collect information automatically when you use our website, including:

- IP address
- Browser type and version
- Device type
- Operating system
- Referral source
- Pages visited
- Date and time of visit
- Cookies and similar technologies

Information from Third Parties

We may receive information about you from third-party sources, such as credit bureaus, identity verification services, and public records.

How We Use Your Information

We use the information we collect for various purposes, including:

Providing and Improving Our Services

- To process and facilitate transactions
- To verify your identity and prevent fraud
- To comply with legal and regulatory requirements
- To improve our website and services
- To personalize your experience

Communicating with You

- To respond to your inquiries and requests
- To send you important information, such as transaction confirmations and account updates
- To provide you with customer support
- To send you marketing communications, if you have opted in to receive them

Analytics and Research

- To analyze trends and usage patterns
- To conduct research and surveys
- To develop new products and services

How We Share Your Information

We may share your information with third parties in the following circumstances:

Service Providers

We may share your information with third-party service providers who assist us in operating our website and providing our services, such as payment processors, identity verification services, and customer support providers.

Legal and Regulatory Requirements

We may disclose your information to comply with applicable laws, regulations, legal processes, or government requests.

Business Transfers

In the event of a merger, acquisition, or sale of all or a portion of our assets, your information may be transferred as part of the transaction.

With Your Consent

We may share your information with third parties when you have given us your consent to do so.

Your Choices and Rights

You have certain rights regarding your personal information, including:

Access and Correction

You have the right to access and correct your personal information. You can do so by contacting us using the information provided below.

Opting Out of Marketing Communications

You can opt out of receiving marketing communications from us by following the unsubscribe instructions in our emails or by contacting us directly.

Cookies and Tracking Technologies

You can control the use of cookies and similar technologies through your browser settings or by using opt-out tools provided by third-party advertising networks, for additional information please visit the Cookies Policy([link](#))

Data Portability

You may have the right to receive a copy of your personal information in a commonly used and machine-readable format.

Deletion

You may have the right to request the deletion of your personal information, subject to applicable laws and regulations.

Data Security

We take reasonable measures to protect your personal information from unauthorized access, use, or disclosure. However, no method of transmission over the Internet or method of electronic storage is 100% secure, and we cannot guarantee absolute security.

Data Retention

We will retain your personal information for as long as necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required or permitted by law.

Children's Privacy

Our website and services are not directed to children under the age of 18. We do not knowingly collect personal information from children under 18. If you are a parent or guardian and believe that your child has provided us with personal information, please contact us so that we can take appropriate action.

Changes to This Privacy Policy

We may update this Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page. You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

Contact Us

If you have any questions about this Privacy Policy, please contact us at:

Spend Management Network Ltd.
80 Birmingham St, Unit C6
Toronto, Ontario, Canada, M8V 3W6
Email: support@spend.net

By using Spend.net, you consent to our collection, use, and disclosure of your information as described in this Privacy Policy. If you do not consent, you must refrain from using the site.