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1. Scope of this Privacy Policy

This privacy policy describes how PubKGroup, Inc. and its worldwide affiliated group companies (collectively, "PubKGroup") will use the personal information collected when you visit the PubKGroup, Inc. websites, application websites and mobile platforms that contain a link to this privacy policy, as well as any newsletters subscribed to via any of the foregoing (each, a "Service"). A Service may supplement this privacy policy with additional privacy terms or with additional privacy notices in connection with certain features of that Service.

This privacy policy does not apply to websites, applications or mobile platforms that are not linked to this privacy policy or to those operated by third parties. We encourage you to review the privacy policies posted on those websites, applications and mobile platforms.

2. Collection of Information

The Service collects information from you in two ways: directly from your input and automatically through the Service's technologies.

a. Information provided by you

The types of information the Service collects directly from you may include the following as well as any other information type that we expressly ask you to enter and submit to the Service:

- Contact information, such as your name, email address, and telephone number;
- Usernames and passwords;
- Comments and feedback;
- Interests and communication preferences.

b. Information Collected Automatically

The Service automatically collects certain information regarding your use of the Service. Examples of information collected automatically include:

- Internet Protocol ("IP") address used to connect your computer to the Internet;
- Computer, device and connection information, such as browser type and version, operating system, mobile platform and unique device identifier ("UDID") and other technical identifiers;
- Uniform Resource Locator ("URL") click stream data, including date and time, and content you viewed or searched for on a Service;

We may use and disclose automatically collected information for any purpose, except where we are restricted by applicable law. If we combine any automatically collected information with personal information, the combined information will be treated by us as personal information.

We may also use aggregated information for any purpose, however, this information does not identify specific individuals and so is not personal information.

c. Cookies and Web Beacons

The Service may also automatically collect information through the use of cookies or similar technologies, such as web beacons. Cookies are small text files that a website sends to the browser on your computer or mobile device when you first visit a web page so that the website can recognize your device the next time you visit. Most websites typically use the following:

- “Session” cookies, which are temporary and deleted when you close your browser;
- “Persistent” cookies, which remain until you delete them or they expire;
- Web beacons, which are electronic images also known as single-pixel gifs.

In general, cookies, web beacons and similar technologies do not contain personally identifiable information, but when you furnish your personal information through the Service, this information may be linked to the non-personally identifiable data stored in cookies sent to your browser from the Service.

PubKGroup and its service providers use these technologies for various purposes, including: facilitating the login process, administering, customizing and improving the Service, personalizing the browsing experience; advertising, promotions and surveys as well as tracking and analyzing user preferences and trends.

There are a number of ways to manage cookies. The “help” portion of the toolbar on most browsers will tell you how to stop accepting cookies, how to be notified when you receive a new browser cookie, and how to disable existing browser cookies. However, if you block cookies, you may not be able to register, login or make full use of the Service. You can also use your mobile device’s settings to manage the available privacy options.

Our HTML-formatted emails may contain a web beacon to tell us whether our emails are opened and verify any clicks through to links or advertisements within the email. We may use this information for purposes including determining which of our emails are more interesting to users. The web beacon will be deleted when you delete the email. Emails in plain text (if applicable) rather than HTML will not include the web beacon.

3. Use of Your Personal Information

We use the personal information collected through the Service to complete various actions:

- to provide and improve service and support;
- to update you on relevant new services and benefits;
- to personalize the Service and to select content to be communicated to you or to use features on the Service such as sharing content with a friend or colleague;
- for data analysis, audits, developing new products, enhancing the Service, identifying usage trends and determining the effectiveness of our promotional campaigns, or in other ways to which you have expressly agreed in a customer agreement with us;
- to prevent and detect security threats, fraud or other malicious activity; and
- to comply with our legal obligations, resolve disputes, and enforce our agreements.

We may on occasion also match or combine the personal information that you provide with information that we obtain from other sources or that is already in our records, whether collected online or offline or by predecessor or affiliated group companies, for the purposes described above.

4. Sharing or Disclosing Your Personal Information

We share your personal information in the following ways:

- **Affiliates.** Your personal information may be accessible to all PubKGroup affiliated companies worldwide for the purposes described in this policy.

- **Service Providers.** Your personal information may be accessible to our service providers and suppliers, which assist us with producing and delivering our products and services, operating our business, and marketing, promotion and communications. These providers and suppliers include, for example, editors, reviewers, credit card processors, customer support, email service providers, IT service providers and shipping agents.
- **Institutional Subscribers.** If the Service offers a content database or learning service ("Subscription Service") and you access the Subscription Service through an institution-sponsored subscription, your personal information and certain usage data gathered through the Subscription Service, may be shared with your institution for the purposes of usage analysis or subscription management.
- **Other Third Parties:** We may share personal Information with other third parties if we expressly told you about such potential disclosure at the point at which you submitted the Information to us.
- **Compliance with Law and Similar Obligations.** We may share personal information in order to: (i) respond to or comply with any law, regulation, subpoena or court order; (ii) investigate and help prevent security threats, fraud or other malicious activity; (iii) enforce and protect the rights and properties of PubKGroup or its affiliates; or (iv) protect the rights or personal safety of our employees and third parties on or using our property.
- **Change in Corporate Circumstances.** If PubKGroup, the Service or a related asset or line of business is acquired by, transferred to or merged with another company, your personal information may be disclosed to the prospective or actual purchasers.

The Service also may provide access to social media features, message boards, chat, forums, blogs, profile pages and other services to which you are able to post personal information and materials. Any information you post or disclose through these services is public. Please be careful when disclosing personal information in these public areas.

5. Children's Privacy

We do not knowingly collect information from children under the age of 13 and PubKGroup does not target its websites to children under 13.

6. Your Choices and Selecting Your Privacy Preferences

You can manage available communications preferences when you register with the relevant Service, by updating your account preferences, or, where applicable, by using the "opt-out" or unsubscribe mechanism or other means provided within the communications that you receive. We reserve the right to notify you of changes or updates to the Service whenever necessary.

7. Access to and Accuracy of Your Personal Information

You may request access to personal information about you that you have provided to us through the websites or mobile platforms governed by this policy. You may also request to review and correct any of that personal information. Additional rights may also apply under applicable laws. The Service may allow registered users to access their registration information and make corrections or updates. The accuracy of such information is solely the responsibility of the user. No access is given to other data that may have been collected about users.

To protect your privacy and security, we will also take reasonable steps to verify your identity. To view and change the personal information that you directly provided to us (if any), contact us at the address listed below.

8. Data Security

We use a variety of data security measures intended to ensure the confidentiality and integrity of your personal information.

9. Changes to Privacy Policy

If we modify this privacy policy, we will post the revised version here, with an updated revision date.

10. Cross-Border Transfer of Personal Information

Your personal information may be transferred to other countries for processing, and by using the Service you consent to the transfer of information to countries outside of your country of residence, which may have different personal data protection rules than in your country.

11. Contacting Us

If you have comments or questions about this privacy policy or our processing of your information, please contact:

Gloria Frieson at Gloria@pubkgroup.com

Or

Admin@pubkgroup.com

This privacy policy was last updated on May 19, 2017. The effective date of this policy for a specific web site will depend on the date the site first linked to this updated policy.