

## 2. Privacy Policy

**Last Updated: December 10, 2024**

OnlyCashUniversity (“OCU”, “we”, “us”, or “our”) is committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website, use our platform, or purchase our services. By using OnlyCashUniversity, you consent to the practices described in this Policy.

### 1. Information We Collect

#### 1.1 Personal Information

We collect personal information that you voluntarily provide to us when you:

- Create an account,
- Make a purchase or subscription,
- Contact our support team,
- Participate in our community (Discord), or
- Join our affiliate program.

This personal information may include:

- Full name,
- Email address,
- Phone number (optional),
- Billing address,
- Payment information (processed securely through third-party payment processors),
- Date of birth (for age verification), and
- Username and profile information.

#### 1.2 Automatically Collected Information

When you access our website or platform, we automatically collect certain information, including:

- IP address,
- Browser type and version,
- Device information (type, operating system),
- Pages visited and time spent on pages,
- Referring website,
- Geographic location (country/city level), and
- Cookies and similar tracking technologies.

#### 1.3 Payment Information

We **do not store** your full credit card or payment details on our servers. All payment transactions are processed through secure third-party payment processors (e.g., Razorpay, Stripe, Instamojo, PayPal) that comply with PCI-DSS standards. We may store:

- Last 4 digits of your card number (for reference),
- Payment method type,
- Transaction history, and
- Billing address.

## **1.4 Communication Data**

We collect information from your communications with us, including:

- Support tickets and emails,
- Chat messages,
- Feedback and testimonials, and
- Survey responses.

## **1.5 Community Data**

If you participate in our community (Discord server), we may collect:

- Your messages and posts,
- Profile information, and
- Interaction data.

# **2. How We Use Your Information**

## **2.1 Service Delivery**

We use your information to:

- Create and manage your account,
- Process payments and subscriptions,
- Provide access to educational content,
- Send login credentials and account information, and
- Communicate service updates.

## **2.2 Customer Support**

We use your information to:

- Respond to your inquiries and support requests,
- Troubleshoot technical issues, and
- Provide assistance with account or payment issues.

## **2.3 Marketing & Communication**

We use your information to:

- Send promotional emails about new features, content, or offers,
- Notify you about changes to our services,
- Send newsletters (if you opt-in), and
- Conduct surveys and gather feedback.

You may opt-out of marketing emails at any time by clicking the “unsubscribe” link in any email or by contacting us.

## **2.4 Analytics & Improvement**

We use your information to:

- Analyze usage patterns and user behavior,
- Improve our platform, content, and services,
- Develop new features and programs, and
- Conduct A/B testing and optimization.

## **2.5 Affiliate Program Management**

We use your information to:

- Track affiliate referrals and sales,
- Calculate and process commission payments, and
- Prevent fraud and abuse.

## **2.6 Legal & Security**

We use your information to:

- Comply with legal obligations and regulations,
- Enforce our Terms & Conditions,
- Detect and prevent fraud, abuse, or illegal activity, and
- Protect the rights and safety of OnlyCashUniversity and our users.

# **3. Cookies & Tracking Technologies**

## **3.1 What Are Cookies?**

Cookies are small text files stored on your device that help us recognize you and remember your preferences.

## **3.2 Types of Cookies We Use**

- **Essential Cookies:** Required for the platform to function properly (e.g., login sessions, payment processing).

- **Performance Cookies:** Help us understand how users interact with our platform (e.g., Google Analytics, Hotjar).
- **Functionality Cookies:** Remember your preferences and settings.
- **Marketing Cookies:** Track your activity across websites for advertising purposes (e.g., Facebook Pixel, Google Ads).

### 3.3 Managing Cookies

You can control cookies through your browser settings. However, disabling cookies may affect your ability to use certain features of our platform.

### 3.4 Third-Party Tracking

We use third-party services like Google Analytics and Facebook Pixel to analyze traffic and user behavior. These services have their own privacy policies that govern how they handle your data.

## 4. How We Share Your Information

We **do not sell, rent, or trade** your personal information to third parties for marketing purposes. We may share your information in the following circumstances:

### 4.1 Service Providers

We share information with trusted third-party service providers who help us operate our business, including:

- Payment processors (Razorpay, Stripe, PayPal, Instamojo),
- Email service providers (for transactional and marketing emails),
- Hosting providers (for website and platform infrastructure),
- Analytics tools (Google Analytics, Hotjar), and
- Customer support tools.

These providers are contractually obligated to protect your information and use it only for the purposes we specify.

### 4.2 Affiliates & Partners

If you were referred by an affiliate, we may share information about your purchase with that affiliate for commission tracking purposes (e.g., confirmation that a sale occurred, but **not** your full payment details).

### 4.3 Legal Requirements

We may disclose your information if required by law, court order, or government regulation, or if we believe disclosure is necessary to:

- Comply with legal obligations,

- Protect our rights or property,
- Prevent fraud or illegal activity, or
- Protect the safety of our users or the public.

#### **4.4 Business Transfers**

If OnlyCashUniversity is involved in a merger, acquisition, sale, or bankruptcy, your information may be transferred to the new owner as part of that transaction. You will be notified of any such change.

#### **4.5 With Your Consent**

We may share your information with third parties if you explicitly consent or request us to do so.

### **5. Data Security**

#### **5.1 Security Measures**

We implement industry-standard security measures to protect your information, including:

- SSL/TLS encryption for data transmission,
- Secure servers and databases,
- Access controls and authentication, and
- Regular security audits.

#### **5.2 No Guarantee**

While we take reasonable precautions to protect your information, no method of transmission over the internet or electronic storage is 100% secure. We cannot guarantee absolute security.

#### **5.3 User Responsibility**

You are responsible for maintaining the confidentiality of your account credentials. Do not share your password with anyone.

### **6. Data Retention**

#### **6.1 Active Accounts**

We retain your personal information for as long as your account is active or as needed to provide you with services.

#### **6.2 Inactive Accounts**

If you cancel your subscription or your account becomes inactive, we may retain certain information for:

- Legal and regulatory compliance (e.g., tax records, transaction history),
- Dispute resolution,
- Fraud prevention, and
- Analytics and business records.

### **6.3 Deletion Requests**

You may request deletion of your personal information by contacting us at [privacy@onlycashuniversity.com](mailto:privacy@onlycashuniversity.com). We will delete your data within 30 days, except where retention is required by law.

## **7. Your Privacy Rights**

### **7.1 Access**

You have the right to request access to the personal information we hold about you.

### **7.2 Correction**

You can update or correct your personal information through your account settings or by contacting us.

### **7.3 Deletion**

You can request deletion of your personal information, subject to legal retention requirements.

### **7.4 Opt-Out of Marketing**

You can opt-out of marketing emails by clicking “unsubscribe” in any email or contacting us.

### **7.5 Data Portability**

You can request a copy of your personal information in a structured, machine-readable format.

### **7.6 Withdrawal of Consent**

If we process your information based on consent, you can withdraw that consent at any time.

To exercise any of these rights, please contact us at [privacy@onlycashuniversity.com](mailto:privacy@onlycashuniversity.com).

## **8. Children's Privacy**

OnlyCashUniversity is not intended for users under the age of 13. We do not knowingly collect personal information from children under 13. If you are between 13–17 years old, you must have parental or guardian consent to use our services. If we discover that we have collected information from a child under 13 without parental consent, we will delete that information immediately.

## 9. International Data Transfers

OnlyCashUniversity is based in India. If you access our services from outside India, your information may be transferred to, stored, and processed in India or other countries. By using our services, you consent to the transfer of your information to countries that may have different data protection laws than your country.

## 10. Third-Party Links

Our platform may contain links to third-party websites or services (e.g., payment processors, social media platforms). We are not responsible for the privacy practices of these third parties. Please review their privacy policies before providing any information.

## 11. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, legal requirements, or service offerings. We will notify you of significant changes by:

- Posting the updated policy on our website with a new “Last Updated” date, and
- Sending an email notification if the changes are material.

Your continued use of OnlyCashUniversity after changes are posted constitutes your acceptance of the updated Privacy Policy.

## 12. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or how we handle your personal information, please contact us:

- **OnlyCashUniversity**
- **Email:** [help@onlycashuniversity.com](mailto:help@onlycashuniversity.com)
- **Support:** [support@onlycashuniversity.com](mailto:support@onlycashuniversity.com)
- **Website:** [www.onlycashuniversity.com](http://www.onlycashuniversity.com)

By using OnlyCashUniversity, you acknowledge that you have read, understood, and agree to this Privacy Policy.