Privacy Policy (Volume+)

Warning

<u>Volume+</u> may periodically update <u>this</u> policy. We <u>will</u> notify <u>you</u> about significant <u>changes</u> <u>in</u> the way we treat personal information by sending a notice to the primary email address specified in your primary account holder account or by placing a prominent notice on our site.

Privacy Policy

Your privacy is very important to us. Accordingly, we have developed this Policy in order for you to understand how we collect, use, communicate and disclose and make use of personal information. The following outlines our privacy policy.

Before or at the time of collecting personal information, we will identify the purposes for which information is being collected. We will collect and use of personal information solely with the objective of fulfilling those purposes specified by us and for other compatible purposes, unless we obtain the consent of the individual concerned or as required by law. We will only retain personal information as long as necessary for the fulfillment of those purposes.

We will collect personal information by lawful and fair means and, where appropriate, with the knowledge or consent of the individual concerned.

Personal data should be relevant to the purposes for which it is to be used, and, to the extent necessary for those purposes, should be accurate, complete, and up-to-date. We will protect personal information by reasonable security safeguards against loss or theft, as well as unauthorized access, disclosure, copying, use or modification.

We will make readily available to customers information about our policies and practices relating to the management of personal information.

We are committed to conducting our business in accordance with these principles in order to ensure that the confidentiality of personal information is protected and maintained. Any questions about this Privacy Policy should be contact us.

Terms and Conditions of Use

1. Terms

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6. Links

<u>Volume+</u> has not reviewed all of the sites linked to its mobile application and is not responsible for the contents of any such linked site. The inclusion of any link does not imply endorsement by MBFG of the site. Use of any such linked web site is at the user's own risk.

7. Site Terms of Use Modifications

<u>Volume+</u> may revise these terms of use for its mobile application at any time without notice. By using this mobile application you are agreeing to be bound by the then current version of these Terms and Conditions of Use.

8. Governing Law

Any claim relating to <u>Volume+</u> 's web site shall be governed by the laws of the State of New York without regard to its conflict of law provisions.

General Terms and Conditions applicable to Use of a Web Site.