

SMART MONEY CARTEL – PRIVACY POLICY

Last Updated: [Insert Date]

Information We Collect

We may collect and store the following types of personal data:

- Name and Email Address (e.g., for course delivery, support, newsletters)
- Payment Information (processed securely through third-party payment processors like Stripe or PayPal — we do not store your credit card details)
- IP Address and Device Info (for security and analytics)
- User Behavior (course progress, login timestamps, etc.)

How We Use Your Information

We use your information for the following purposes:

- To deliver course content and services
- To respond to inquiries and customer support requests
- To improve our products, services, and user experience
- To communicate updates, promotions, and account information
- To comply with legal obligations

We will never sell or rent your data to third parties.

Cookies and Tracking Technologies

We use cookies to:

- Maintain login sessions
- Track usage patterns and performance
- Analyze marketing effectiveness

You may disable cookies through your browser settings, but some site features may not function properly.

Third-Party Services

We may use trusted third-party services such as:

- Payment processors (Stripe, PayPal)
- Email platforms (MailerLite, ConvertKit, etc.)
- Analytics tools (Google Analytics, Meta Pixel)

These services may have access to your data only to perform their roles on our behalf.

Data Security

We implement industry-standard security measures to protect your data from unauthorized access, alteration, or destruction. However, no online system is 100% secure.

Data Retention

We retain your information for as long as needed to:

- Fulfill the purposes outlined in this policy
- Comply with legal obligations
- Enforce agreements and protect our rights

Your Rights

You have the right to:

- Request access to your personal data
- Request corrections or deletion
- Opt-out of marketing emails anytime (via unsubscribe link)
- Lodge complaints with a data protection authority if applicable

Children's Privacy

Smart Money Cartel's services are not intended for individuals under the age of 18. We do not knowingly collect personal data from children.

Changes to This Policy

We may update this policy periodically. Continued use of our services after changes implies acceptance.

Contact Us

For questions or concerns regarding your data, contact us at:
faizmalik.dce@gmail.com