

Privacy policy

Last Updated: 26 October, 2025

Welcome to stocktalkforu ("we," "us," or "our"). We are committed to protecting your personal information and your right to privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website and subscribe to our services (the "Services").

Please read this privacy policy carefully. If you do not agree with the terms of this privacy policy, please do not access the site or use our Services.

1. Information We Collect

We collect personal information that you voluntarily provide to us when you register an account, subscribe to our Services, make a purchase, or contact us.

A. Personal Information You Provide:

- **Account Information:** When you create an account, we collect your name, email address, and a password.
- **Payment and Subscription Information:** To process your subscription, we require payment and billing information. This includes your billing address and payment card details (e.g., credit card number, expiration date). **Note:** We do not store your full payment card details. This information is provided directly to our third-party payment processors like stripe, whop or paypal.
- **Communications:** When you contact us for support or with inquiries, we collect the information you provide in your communications (such as your name, email address, and the content of your message).

B. Information We Collect Automatically:

When you access our Site and Services, we may automatically collect certain information about your device and usage.

- **Log and Usage Data:** This includes your IP address, browser type, operating system, referring URLs, pages viewed, time spent on pages, and other usage data.
- **Cookies and Tracking Technologies:** We use cookies and similar tracking technologies to access or store information. This helps us maintain your session, understand how you use our Services, and improve your experience. You can manage your cookie preferences through your browser settings.

2. How We Use Your Information

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

- **To Provide and Manage Your Subscription:** To create and manage your account, process your payments, and deliver the Services you have subscribed to.
- **To Process Transactions:** To handle billing, renewals, cancellations, and payment disputes.
- **To Communicate With You:**

- **Transactional Emails:** To send you important information about your account or subscription (e.g., payment confirmations, renewal notices, password resets).
- **Marketing Emails:** To send you newsletters, special offers, and other information about our Services (you may opt out of these at any time).
- **To Improve Our Services:** To analyze usage data to understand trends and improve the functionality and user experience of our Site.
- **For Security and Compliance:** To protect against fraud, abuse, and security threats, and to comply with our legal obligations (e.g., tax and accounting laws).

3. How We Share Your Information

We do not sell your personal information. We may share your information with third-party service providers in the following situations:

- **Payment Processors:** We share your payment information with third-party payment processors (**Stripe, PayPal, Whop**) to securely process your subscription payments. We do not store or have complete access to your credit card information.
- **Service Providers:** We may share information with other vendors, consultants, and service providers who perform services on our behalf, such as website hosting, data analysis, email delivery (for marketing, transactional emails and newsletters), and customer support.
- **Legal Obligations:** We may disclose your information where we are legally required to do so in order to comply with a subpoena, court order, government request, or other legal process.
- **Business Transfers:** We may share or transfer your information in connection with, or during negotiations of, any merger, sale of company assets, financing, or acquisition of all or a portion of our business by another company.

4. Data Security

We implement a variety of administrative, technical, and physical security measures designed to protect the security of any personal information we process. However, please remember that no method of transmission over the Internet or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

5. Data Retention

We will only keep your personal information for as long as it is necessary for the purposes set out in this privacy policy, unless a longer retention period is required or permitted by law (such as for tax, accounting, or other legal requirements).

When you cancel your subscription and/or delete your account, we will take steps to delete or anonymize your personal information. However, we may retain certain billing and transactional data for our legal and financial record-keeping obligations.

6. Your Rights and Choices

Depending on your location, you may have certain rights regarding your personal information.

- **Account Information:** You can review and update your account information at any time by logging into your account settings page.
- **Payment Information:** You can update or change your payment and billing information through your account subscription settings.
- **Marketing Communications:** You can opt-out of receiving marketing emails from us by clicking the "unsubscribe" link in the email or by contacting us. (You will continue to receive essential transactional emails related to your subscription).
- **Data Access and Deletion:** You may have the right to request access to, correction of, or deletion of your personal information. To make such a request, please contact us at [help@stocktalkforu.com]. We will respond to your request in accordance with applicable laws.

7. Children's Privacy

Our Services are not directed to individuals under the age of 18 in certain jurisdictions, and we do not knowingly collect personal information from children. If we become aware that we have collected personal information from a child without verification of parental consent, we will take steps to remove that information from our servers. Do not use any of our service if you are under 18 of age.

8. Changes to This Privacy Policy

We may update this privacy policy from time to time. The updated version will be indicated by a "Last Updated" date at the top of this page. We encourage you to review this privacy policy frequently.