

Welcome to AlFinSage's Privacy Policy

Last updated: November 15, 2025

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Your choices: You can unsubscribe from our newsletters, adjust your cookie preferences, or request access to your personal data by emailing iamishemma@gmail.com.

What this Policy Covers

This Privacy Policy explains how Al FinSage collects, uses, and shares your personal information when you visit our website or use our services. It applies to all visitors and users worldwide (including the US, EU, and UK). It covers data from activities like newsletter sign-ups, account creation, and purchases of paid services. The effective date of this policy is November 15, 2025.

What Data We Collect

We collect various types of information about you:

- **Personal information:** Data you provide, such as your name, email address, username/password (for an account), payment and billing details, and any messages or content you submit.
- **Usage data:** Automatically collected data like IP address, device and browser type, pages you visit on our site, how long you stay on each page, and other interaction data.
- **Third-party and aggregated data:** Information we obtain from analytics services or partners, such as anonymized usage statistics or demographic data (e.g. from Google Analytics or ad networks).

How We Use Your Data

We use your information for clear purposes:

- **Service delivery:** To operate and maintain our site, newsletters, accounts, and any subscriptions or purchases you make (for example, processing your orders or sending you requested content).
- **Personalization:** To provide customized content, tool recommendations, and ads that match your interests (for example using AI to suggest budgeting or investing articles).

- **Payments and security:** To process payments and billing, verify transactions, and protect against fraud and abuse.
- **Analytics and improvement:** To analyze site traffic and user behavior, improve our website and services, and measure the effectiveness of our content (using tools like Google Analytics).
- **Marketing:** To send promotional emails or newsletters, only if you have opted in to receive them. You can unsubscribe from marketing communications at any time (see the unsubscribe link in our emails).

Why We Can Use Your Data

We rely on lawful bases to handle your data:

- **Consent:** When you agree to receive newsletters or marketing, you consent to our using your data for those purposes.
- **Contract:** We use your data to fulfill our agreement with you (for example, to provide a paid subscription or process an order you placed).
- **Legitimate interests:** We may process data in ways we believe you would reasonably expect and that benefit you or the service (for example, improving our website, personalization, and security). We always balance our interests against your privacy rights.
- **Legal obligations:** We may use or keep data when required by law (for example, to comply with tax or financial reporting regulations).

Our Use of Artificial Intelligence

We use AI and machine learning to enhance your experience:

- **Content personalization:** Automated tools may analyze your interactions (such as which articles you read or tools you click) to recommend relevant AI finance guides and resources.
- **Data analysis:** AI might process anonymous or personal data to identify trends and improve our recommendations, but we do not use AI to make any decisions that have legal or similarly significant effects on you (for example, we won't deny you service based solely on an algorithm).
- **Your choices:** You can opt out of automated profiling or ask for a human review of any personalized recommendation by contacting us at iamishemma@gmail.com. We welcome your input on any automated suggestions.

Cookies and Tracking

We and our partners use cookies and similar technologies:

- **Essential cookies:** Necessary for basic site functions like keeping you logged in and saving your preferences. Without these, the site may not work properly.
- **Analytics cookies:** Used to understand how visitors use our site (for example, Google Analytics to track page views). This helps us improve our content and services.
- **Advertising cookies:** Employed by ad networks or affiliate programs (such as Google Ads) to deliver and measure relevant ads or track referral commissions.
- **Manage cookies:** You can control or delete cookies in your browser settings. For example, you can disable cookies or clear them: see Google Chrome's cookie settings, Mozilla Firefox's guide, or Safari Help for instructions. Changing cookie settings may affect how the site works for you.

Third-Party Services and Links

We use and link to third-party services for our operations:

- **Service providers:** We use hosting and infrastructure services (e.g., Amazon Web Services, AWS), email and newsletter services (Kit or similar), analytics tools (Google Analytics), payment processors (Bank Transfer, Crypto, wire, or similar), and advertising/affiliate networks (e.g., Google Ads and various affiliate programs).
- **Data sharing:** These providers receive only the data they need to perform their services (for example, we share your email with the email service to send newsletters, or your payment details with Stripe to process a transaction). They are bound by contract to protect your privacy. We encourage you to review their privacy policies for details.
- **External links:** Our site may include links to other websites (such as financial product providers or partner sites). We do not control those sites. If you click a third-party link, that site's privacy policy will govern any data you share there.

When We Share Data

We may share your information only as needed:

- **With providers:** We share personal data with our service providers (mentioned above) to perform tasks like analytics, hosting, email delivery, and payment processing. We ensure they only use your data to help us provide our services.
- **Legal requests:** We may disclose your data if required by law or to protect our rights (for example, in response to a subpoena or lawful government request).
- **Aggregated data:** We may share de-identified or aggregated information (such as general usage statistics) that cannot reasonably be used to identify you personally.
- **No sale of data:** We do not sell your personal data or share it for direct marketing purposes without your consent [Assumption: no sale of personal data].

Data Security and Retention

We protect your data with technical and organizational safeguards:

- **Security measures:** We use industry-standard protections (such as SSL/TLS encryption, secure servers, and firewalls) to keep your data safe from unauthorized access.
- **Access controls:** Only authorized employees and contractors who need the data to perform their duties can access personal information. We train our team on privacy best practices.
- **Retention approach:** We keep personal data only as long as needed for the purposes described and to comply with laws. Regular reviews help us delete or anonymize data that is no longer necessary.

How Long We Keep Your Data

We provide concrete examples of retention periods:

- **Payment and transaction records:** Retained for 7 years (e.g., to meet tax or regulatory requirements).
- **Account/profile data:** Kept while your account is active and for up to 1 year after you close it (to allow for backups or reactivation).
- **Newsletter and marketing data:** Kept until you unsubscribe or ask for deletion.
- **Website analytics:** Raw data is kept up to 18 months, after which we either delete it or anonymize it for long-term analysis.
- **Support and inquiries:** Communication history is retained for about 3 years to help us provide consistent service.

After these periods, we securely delete or permanently anonymize the data.

Your Rights and Choices

You have control over your data:

- **Access/Portability:** You can request a copy of the personal data we hold about you in a common format.
- **Correction:** You can ask us to correct or update inaccurate personal information.
- **Deletion:** You can request deletion of your data (subject to any legal obligations we have to retain it).
- **Object/Restrict:** You can object to or ask us to restrict certain data uses (for example, targeted advertising or profiling).
- **Marketing opt-out:** You can unsubscribe from marketing emails any time using the link in our emails; we respect those choices.
- **Cookies:** You can control cookie use via your browser settings or device privacy controls (see the Cookies and Tracking section).

To exercise any of these rights, please email us at iamishemma@gmail.com. We will respond to your request within about 30 days.

Complaints and Dispute Contact

If you have a privacy concern, please contact us first.

- **First step:** Email iamishemma@gmail.com with your questions or complaints. We will investigate and try to resolve your issue promptly.
- **Escalation:** If you are in the EU or UK and feel your concern is not resolved, you may file a complaint with your local data protection authority (for example, the UK Information Commissioner's Office (ICO) or other national authority). Residents of other regions may also have regulatory bodies (such as the FTC in the U.S.).
- **Commitment:** We take complaints seriously and will work with authorities to address legitimate concerns.

Children's Privacy

Our site is intended for users aged 13 and above. We do not knowingly collect personal information from children under 13. If we learn that we have inadvertently collected data from a child under 13, we will promptly delete it and notify the parent or guardian if possible. Parents can request removal of a child's information by contacting us at iamishemma@gmail.com.

Changes to This Policy

We may update this Privacy Policy from time to time:

- **Policy updates:** We will post any changes on this page with a new "Last updated" date so you can easily see what has changed.
- **Material changes:** If changes are significant, we may also notify you via email (if you are a subscriber) or a notice on our website.
- **Acceptance:** Your continued use of AI FinSage after changes indicates that you accept the updated policy. We encourage you to review this page periodically.

Contact Information

For any privacy-related questions or requests, please email us at iamishemma@gmail.com. We will strive to respond to all inquiries within 30 days.

This policy is provided for informational purposes and should be reviewed by legal counsel for compliance with applicable laws.

