

Privacy Policy

This Privacy Policy (the “Policy”) explains what information CBXmarket, Inc. (“CBXmarket”) collects from visitors and users of the cbxmarket.com and app.cbxmarket.com web sites (collectively called the “Site”), why the information is collected, and how it is used. It also explains user options for accessing and managing information, our Site’s data security practices, and other matters. This Policy is incorporated into and is subject to the CBXmarket Terms of Use. We may amend this Privacy Policy at any time by posting the amended version on this site and announcing any material changes to this privacy notice via email.

Information We Collect

CBXmarket collects many kinds of information in order to operate effectively and provide you the best products, services and experiences we can. We collect information when you provide it to us, such as when you purchase a product/service, register, sign in, or call us for support. We may also automatically collect information when you use our sites, products and services. We also may get information from other companies or third parties. We automatically collect this information in a variety of ways, including from web forms, through technologies like cookies, web logging, and software on your computer, mobile, or other devices. The type of information we collect may depend on the CBXmarket features you use. For those who register a “Free Trial” account on the Site, we collect your user name, email address, password, zip code and data concerning the bond portfolio that you enter into the Site. For those who register for a “Premium” paid account, we also collect your billing information (e.g., your street address, credit card payment information). We will also collect whatever other Personal or Commercial Information we deem necessary, in our sole discretion, to comply with our legal anti-money laundering (AML) obligations, or other legal/regulatory obligations.

How We Use Your Information

CBXmarket uses the information we collect to operate, improve and personalize the products and services we offer, to run our business, to develop new products, or to market to you the CBXmarket software services and other products and services you might be interested in. More specifically, we collect your information to set up your account with the Site and to configure your bond portfolio according to the data you enter into the Site. The bond portfolio data is used to assemble market and financial data relevant to your portfolio and to generate reports, charts and other analytical presentations for your portfolio. We use your email address to identify your account and communicate with you. For those users who use our paid subscription service, we use your name, credit card information, and street address to process your payments to the Site. We may also use your zip code and portfolio information to categorize your account based on demographic information, either alone or in aggregate form with data from other users. This demographic information helps us understand our customer base, improve the content and administration of the Site, and allows us to arrange follow-up offers that we believe may be of interest to you.

With Whom We Share User Information

Except as described in this Policy, we will not, without your permission, sell, publish or share information you entrust to us that identifies you, your portfolio or any other person. We may share your personal information and demographic portfolio information as needed to complete any transaction or provide any service you have requested or authorized with third party vendors or affiliates working on our behalf. We may also share or disclose your personal information with CBXmarket's affiliates and subsidiaries. We do not publish a list of third parties and affiliates, however, if you would like to inquire further on whom we have shared your information with, you may request this information by writing to info@cbxmarket.com.

We may share or disclosure your personal information in certain exceptional circumstances, such as to protect against illegal hackers, to protect our legal rights (including enforcement of the Terms of Use), to address actual or threatened illegal or harmful conduct, or as required by law or legal process (e.g., a search warrant, subpoena or court order). We reserve the right, in our sole discretion, to share or disclose your personal information with law enforcement, government officials, and other regulatory agencies. We will not share your personal information with third parties for their own purposes or benefit.

We may use non-personal information (i.e. de-identified data) for academic, research, policy, or marketing purposes. We will only share or make available anonymous or aggregate information that cannot be used to identify you or any other person with third parties for research, policy, or academic purposes and those third parties may publicly report the findings of their research or analysis; If CBXmarket or its assets are acquired by another company, or in the event of a merger, consolidation, change in control, transfer of substantial assets, reorganization, or liquidation, we may transfer, sell, or assign to third parties, information concerning your relationship with us, including, without limitation, personal information that you provide and other information concerning your relationship with us.

Such third parties will assume responsibility for the personal information collected by us in connection with our business operations or through our Site and such third parties will assume the rights and obligations regarding such information as described in this Policy.

Security of Your Data

CBXmarket takes the security of your data seriously. We offer secure pages to collect information on our registration form. We also use administrative, physical, and technical precautions to help protect the confidentiality, security, and integrity of personal information stored on our system. app.cbxmarket.com is based on the Microsoft Azure Cloud and as such utilizes the security safeguards provided by Microsoft Azure to

protect your data, such as identity and access management, encryption, secure networks, threat management, and compliance with international and industry-specific safety standards and practices.

While we will take reasonable technical and organizational precautions to prevent the loss, misuse, or alteration of your personal information, you understand and acknowledge that the transmission of information over the internet is inherently insecure, and we cannot guarantee the security of data sent over the internet.

Retention of User Data

We currently retain user data while your paid subscription account is active and for approximately 12 months thereafter. We may then purge our system of inactive historical data. We may purge inactive historical data sooner as needed to manage available data storage resources. For those users that register a FREE trial account with us, please take notice that any data you provide or any customization of our services that you perform during the trial period may be purged at the end of such period, unless you subscribe to our paid services before the end of the trial period.

Notwithstanding the above, we will retain documents (including electronic documents) containing personal data to the extent that we are required to do so by law; if we believe that the documents may be relevant to any ongoing or prospective legal proceedings; and in order to establish, exercise or defend our legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk).

Management of User Contact Information

The Site allows you to access, manage and delete your account information (e.g., name, address, email, billing information) and portfolio information at any time while the system is operational. You may choose to close or request that we delete your account and your associated data at any time by contacting us at info@cbxmarket.com. You may also

contact us to request we stop the usage of your data, correct incorrect information, and/or ask questions regarding your data usage and storage. We will use commercially reasonable efforts to remove your data, although some information may be retained. Inactive historical account information may remain in the system for the period noted in the previous paragraph, or for a longer period in off-system archives. We may retain personal information to comply with law, prevent fraud, resolve disputes, trouble shoot problems, enforce or Terms of Use, and as permitted by applicable law. We may not be able to delete certain archived data.

Cookies; Web Beacon and Similar Technologies

We use cookies and similar technologies, including mobile app identifiers, to help us recognize you across different services, products, learn about your interests both on and off our services, improve your experience, increase security, offer products, measure use and effectiveness of our services, and serve advertising. Most browsers provide you with the ability to control (i.e. block, delete, or disable) these technologies. You should be aware that some technologies are essential and you will not be able to disable or turn off this functionality. If you choose to reject cookies or similar technologies, some services may not be available or some functionality may be limited or unavailable. Please review your browser manufacturer's help pages for assistance with changing your settings. By visiting our services, you consent to the placement of cookies and beacons in your browser and HTML-based emails in accordance with this Policy. For more information regarding cookies, please refer to our Cookie Policy. If you have concerns about the essential tracking technologies, please contact info@cbxmarket.com.

Your Consent to This Policy

By using this Site, you agree to this Policy. This document supersedes any prior communication on this topic and reflects the entire and exclusive Policy for this Site. This Policy is subject to the CBXmarket Terms of Use, which take precedence over any conflicting Policy provision. We may change our Policy by posting a new version of it on our Site and emailing

users notification of any material changes. Please review the content of this Policy periodically. All changes are effective immediately upon posting on the Site and your continued use of our Site and services after an update to the Policy is posted constitutes acceptance of the latest version of this Policy.

Other Important Privacy Information

Subject to applicable laws, you may have the right to access information we store on you. If you wish to exercise this right, or if you have any additional questions or concerns regarding this Policy, our security practices, our information processing practices, or your data, please contact info@cbxmarket.com.

Disclaimer

CBXmarket's mission is to educate and provide simple and useful analytical tools to help investors make better investment decisions. We rely on financial data provided by 3rd parties. The data is believed to be accurate, but is not guaranteed or warranted by CBXmarket. This Site is intended only as an informational tool for your convenience, and should not in any way be construed as investment advice by CBXmarket. If you make investment decisions based on information you receive in connection with the Site, you do so at your own risk and CBXmarket and its employees will not be liable for any losses that you may sustain. Site users should conduct their own independent research and due diligence and obtain professional advice, if necessary, before making any investment decisions or recommendations.