

## Privacy Policy

At Speed Momentum, your privacy is a priority. This Privacy Policy explains how we collect, use, and protect your information when you use our SaaS service for managing Excel subscriptions, including when you interact with our website, mobile app, or related services (the “Service”).

### 1. Information We Collect 1.1 Personal Information

When you subscribe to our services or create an account, we may collect personal information, including:

- Name
- Email address
- Billing information (processed through Stripe)
- User credentials (managed via Amazon Cognito)

### 1.2 Automatic Information

We automatically collect certain information when you use the Service, including:

- Device information (IP address, browser type)
- Usage data (pages viewed, interaction with the service)

### 1.3 Cookies

We use cookies to enhance user experience and collect analytics. You may choose to disable cookies in your browser settings, but this may affect certain features of the Service. For more details, refer to our Cookie Policy.

## 2. How We Use Your Information We use your information for the following purposes:

- **Service Delivery:** To provide and maintain the Service, including managing subscriptions and payments.
- **Authentication:** Using Amazon Cognito for secure login and access control.
- **Billing & Payments:** Processing payments securely through Stripe.
- **Communication:** To contact you with account updates, customer support, and service-related messages.



- **Improvement of Service:** To monitor and improve the performance and functionality of the Service.

### 3. Legal Basis for Processing

In compliance with Maltese and EU laws, the legal basis for collecting and processing your information includes:

- **Performance of a Contract:** To provide the Service and fulfill contractual obligations when you subscribe.
- **Legitimate Interests:** To improve the Service, ensure its security, and carry out necessary business functions.
- **Compliance with Legal Obligations:** Where we are required by law to process personal data.

### 4. How We Share Your Information

We only share your personal information under the following circumstances:

- **Service Providers:** We share billing information with Stripe and authentication data with Amazon Cognito to ensure secure payment processing and user authentication.
- **Compliance:** If required by law, we may disclose information in response to legal processes, such as court orders or regulatory requests.
- **Business Transfers:** In the event of a merger, acquisition, or sale of assets, we may transfer your personal information as part of the transaction.

### 5. Data Security

We implement reasonable security measures to protect your information, including encryption and secure transmission protocols. Our security practices include:

- Email address verification
- User-created password protections

While no system is entirely secure, we take these steps to mitigate risks.



## 6. Data Retention

We retain personal information until the user deletes their profile or requests deletion of the same. Certain data may be retained as required to comply with legal obligations or resolve disputes.

## 7. Your Rights

You have the following rights regarding your personal information:

- **Access:** You may request access to your personal information held by us.
- **Correction:** You can update or correct your personal details within your account.
- **Deletion:** You can request the deletion of your account and associated personal data, subject to certain legal obligations.

## 8. Third-Party Services

Our Service may link to third-party websites or services, such as Stripe for payments. These services are governed by their own privacy policies, and we recommend reviewing them.

## 9. International Data Transfers

If you are accessing our Service from outside Malta, your information may be transferred across borders and processed in countries that may have different data protection laws. We ensure appropriate safeguards are in place.

## 10. Changes to This Policy

We may update this Privacy Policy from time to time. Any changes will be posted on this page with an updated effective date.

## 11. Contact Us

If you have any questions about this Privacy Policy or your data rights, please contact us at:

- **Email:** [info@speed-momentum.com](mailto:info@speed-momentum.com)
- **Authorised Legal Representative:** Vladimir Rizoski
- **Address:** BERRY'S COURT FLAT 3, TRIQ ZAKKEW, MSIDA, MSD 1661, Malta

