Privacy Policy

Firreo, Inc. Privacy Policy

Last Updated June 18, 2026

Firreo, Inc. (the **"Company"**) respects user privacy and is committed to protecting it through compliance with this privacy policy (this "**Policy**"). This Policy describes the types of information the Company may collect from users or that users may provide when visiting the website Firreo.com (the "**Website**"), and the Company's practices for collecting, using, maintaining, protecting, and disclosing that information.

Please read this Policy carefully to understand the Company's policies and practices regarding User Data (as hereinafter defined) and how the Company will collect, use and otherwise treat it. If a user does not consent to or agree with policies and practices as set forth in this Policy, the user may choose not to use the Website. By accessing or using this Website, a user agrees to this Policy, as amended from time to time (see Section 11 below). Continued use of this Website after the Company has made changes is deemed to be acceptance of those changes. It is the responsibility of each user to check the Policy periodically for updates.

1. Scope of Privacy Policy.

1.1 This Policy applies to information the Company collects:

(a) On this Website

(b) In email, text, and other electronic messages between the user and this Website

(c) Through mobile and desktop applications downloaded by users from this Website, which provide dedicated non-browser-based interaction between users and this Website

(d) When users interact with the Company's advertising and applications on third-party websites and services, if those applications or advertising include links to this Policy

1.2 This Policy does not apply to information collected by:

(a) The Company offline or through any other means, including on any other website operated by the Company or any third party (including the Company's affiliates and subsidiaries); or

(b) Any third party (including affiliates and subsidiaries of the Company), including through any application or content (including advertising) that may link to or be accessible from or on the Website

2. Use of Website by Minors. The Website is not intended for individuals under eighteen (18) years of age. No one under age eighteen (18) may provide any information to or on the Website. The Company does not knowingly collect User Data from individuals under eighteen (18). If users are under eighteen (18), do not use or provide any information on this Website or through any of its features, register on the Website, make any purchases through the Website, use any of the interactive or public comment features of this Website, or provide any User Data or other information to the Company, including their name, address, telephone number, email address, or any screen name or other user name. If the Company learns it has collected or received User Data or other information from a child under eighteen (18) without verification of parental consent, the Company will delete that User Data. If a user believes the Company might have any User Data from or about a child under eighteen (18), please contact the Company as set forth in Section 12 below.

3. Types of Information Collected. The Company collects several types of information from and about users of the Website ("**User Data**"), including, without limitation, information:

3.1 By which a user may be personally identified, such as name, gender, birthday, postal address, e-mail address, telephone number, location, or any other identifier by which a user may be contacted online or offline ("**Personal Information**");

3.2 That is about a user but individually does not identify such user, such as the user's location, interests, networks, and other publicly available information;

3.3 About the user's internet connection, the equipment used to access the Website, and usage details; and/or

3.4 Any other information collected as described in Section 4 herein.

4. Methods of Collection of User Data. The Company collects User Data (1) directly from a user when such user provides it; (2) automatically as a user navigates through the

site, including, without limitation, usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies; and (3) from third parties, for example, the Company's business partners.

4.1 Information Provided by Users. The information the Company collects on or through the Website may include:

(a) Information that a user provides by filling in forms on the Website. This includes information provided at the time of registering to use the Website, subscribing to the Company's service, or requesting further services, including, without limitation, certain financial information and the ownership or acquisition of specific financial products. The Company may also ask a user for information when such user enters a contest or promotion sponsored by us, and when a user reports a problem with the Website;

(b) Records and copies of user correspondence (including email addresses), if a user contacts us;

(c) User responses to surveys that the Company might ask users to complete for research purposes;

(d) Details of transactions a user carries out through the Website. Users may be required to provide financial information before placing an order through the Website;

(e) User search queries on the Website.

4.2 Information Collected Through Automatic Data Collection Technologies.

(a) As users navigate through and interact with the Website, the Company may use automatic data collection technologies to collect certain information about such user's browsing actions and patterns. The information the Company automatically collects may include User Data, or the Company may maintain it or associate it with User Data the Company collects in other ways or receives from third parties. This information helps the Company improve the Website and deliver better, more personalized service, including by

enabling the Company to: (1) estimate the Company's audience size and usage patterns; (2) store information about user preferences, allowing the Company to customize the Website according to a user's individual interests; (3) speed up and/or optimize searches; and (4) recognize when users return to the Website.

(b) The information collected includes, without limitation:

(i) Details of user visits to the Website, including traffic data, location data, logs, and other communication data, and the resources that users access and use on the Website

(ii) Information about a user's computer and internet connection, including such user's IP address, operating system, and browser type

(iii) Information about a user's online activities over time and across third-party websites or other online services (behavioral tracking). Contact the Company as set forth in Section 12 below for information on how to

opt out of behavioral tracking on this website and how the Company responds to web browser signals and other mechanisms that enable consumers to exercise choice about behavioral tracking

(c) The technologies the Company uses for this automatic data collection may include:

(i) Cookies (or browser cookies). A cookie is a small file placed on the hard drive of a computer. Users may refuse to accept browser cookies by activating the appropriate setting on their browser. However, if a user selects this setting, such user may be unable to access certain parts of the Website. Unless the user has adjusted their browser settings so that it will refuse cookies, the Company's system will issue cookies when a user directs their browser to the Website

(ii) Web Beacons. The Company's emails and pages of the Website may contain small electronic files known as web beacons (also

referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity)

4.3 Third-Party Use of Cookies and Other Tracking Technologies. Some content or applications, including advertisements, on the Website are served by third parties, including advertisers, advertising networks and servers, content providers, and application providers. These third parties may use cookies, alone or in conjunction with web beacons or other tracking technologies, to collect information about users when they use the Website. The information they collect may be associated with a user's User Data or they may collect information, including Personal Information, about the user's online activities over time and across different websites and other online services. They may use this information to provide users with interest-based (behavioral) advertising or other targeted content.

The Company does not control these third parties' tracking technologies or how they may be used. Users should contact the responsible provider directly with any questions about advertisements or other targeted content.

5. How User Data is Used by the Company. The Company uses information that the Company collects about users or that is provided to the Company by users, including any User Data:

5.1 To present the Website and its contents to users

5.2 To provide users with information, products, or services that are requested from the Company

5.3 To fulfill any other purpose for which a user provides User Data

5.4 To provide users with notices about their account, including expiration and renewal notices

5.5 To carry out the Company's obligations and enforce the Company's rights arising from any contracts

entered into between the Company and a user, including for billing and collection

5.6 To notify users about changes to the Website or any products or services offered or provided though it

5.7 To allow users to participate in interactive features on the Website

5.8 In any other way the Company may describe when a user provides the information

5.9 For any other purpose with a user's consent

The Company may also use User Data to contact a user about the Company's and third-parties' goods and services that may be of interest to such user. Users may opt out of permitting the Company to use their User Data for such purposes by contacting the Company as set forth in Section 12 below. For more information, see Section 7 below.

The Company may use the User Data collected to enable the Company to display advertisements to the Company's advertisers' target audiences. Even though

the Company will not disclose User Data for these purposes without user consent, if a user clicks on or otherwise interacts with an advertisement, the advertiser may assume that the user meets its target criteria.

6. Disclosure of User Information. The Company may disclose aggregated information about the Company's customers and Website users, and information that does not identify any individual, without restriction. The Company may disclose User Data collected or provided by a user as described in this Policy:

6.1 To subsidiaries and affiliates of the Company

6.2 To contractors, service providers, and other third parties retained by the Company to support the Company's business and who are bound by contractual obligations to keep User Data confidential and use it only for the purposes for which such User Data was disclosed

6.3 To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of

the Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which User Data held by the Company about the Website users is among the assets transferred

6.4 To third parties to market their products or services to users if such user has not opted out of these disclosures. For more information, see Section 7 below

6.5 To fulfill the purpose for which a user provides such information

6.6 With such user's consent

6.7 To comply with any court order, law, or legal process, including to respond to any government or regulatory request

6.8 To enforce or apply the Company's Terms of Use (the "**Terms of Use**") and other agreements, including for billing and collection purposes

6.9 If the Company believes disclosure is necessary or appropriate to protect the rights, property, or safety of the Company, the Company's customers, or others.

This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction

7. Choices About How the Company Uses and Discloses User Data. The Company strives to provide users with choices regarding the User Data users provide to us. The Company has created mechanisms to provide users with the following control over their User Data:

7.1 Tracking Technologies and Advertising. Users can set their browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of this Website may then be inaccessible or not function properly.

7.2 Use and Disclosure of User Data for Promotional Purposes. The Company may also use User Data to deliver advertisements according to the Company's advertisers' target-audience preferences, to share such User Data with unaffiliated or non-agent third parties for promotional purposes, and for other promotional purposes. If a user does not want the Company to use or disclose such user's User Data for such purposes, the user can opt-out by contacting the

Company as set forth in Section 12 below. This opt out does not apply to information provided to the Company as a result of a product purchase, product service experience or other transactions.

The Company does not control third parties' collection or use of User Data to serve interest-based advertising. However, these third parties may provide users with ways to choose not to have User Data collected or used in this way. Users can opt out of receiving targeted ads from members of the Network Advertising Initiative ("**NAI**") on the NAI's website.

California residents may have additional User Data rights and choices. Please see Section 9 below for more information.

Nevada residents who wish to exercise their sale opt-out rights under Nevada Revised Statutes Chapter 603A may submit a request to the address set forth in Section 12 below.

8. Accessing and Correcting User Information. Users can review and change their User Data by logging into the Website and visiting their account profile page. Users may

also contact the Company as set forth in Section 12 below to request access to, correct or delete any User Data that such user has provided to the Company. The Company may not be able to delete certain User Data except by also deleting the user's account. The Company may not accommodate a request to change information if the Company believes the change would violate any law or legal requirement or cause the information to be incorrect.

If a User deletes their User Contributions from the Website, copies of such user's User Contributions may remain viewable in cached and archived pages, or might have been copied or stored by other Website users. Proper access and use of information provided on the Website, including User Contributions, is governed by the Company's Terms of Use.

California residents may have additional User Data rights and choices. Please see Section 9 below for more information.

9. California Privacy Rights. If a user is a California resident, California law may provide such user with additional rights regarding the Company's use of such user's User Data. To learn more about California privacy rights, visit https://oag.ca.gov/privacy/ccpa. This law permits users of

the Company's Website that are California residents to request certain information regarding the Company's disclosure of User Data, including Personal Information, to third parties for their direct marketing purposes. To make such a request, please contact the Company as set forth in Section 12 below.

10. Data Security. The Company has implemented measures designed to secure User Data from accidental loss and from unauthorized access, use, alteration, and disclosure. All User Data is stored on the Company's secure servers behind firewalls. Any payment transactions are processed and will be encrypted using TLS technology. The safety and security of users' information also depends on each user. Where the Company has given users (or where a user has chosen) a password for access to certain parts of the Website, each user is responsible for keeping this password confidential. Although the Company takes appropriate measures to protect User Data, transmission of information via the internet is not completely secure, and the Company cannot guarantee the security of User Data transmitted to the Website. Any transmission of User Data is at the user's own risk. The Company is not responsible for circumvention of any privacy settings or security measures contained on the Website.

11. Changes to this Policy. This Policy is subject to change by the Company at any time, subject to the Company notifying users of any material changes by sending a notice to the email address registered to users' Company account on the Website ("**Account**"), or by placing a prominent notice on the Website, so that users can choose whether to continue using the Website and related services. Material changes will go into effect no less than thirty (30) days after such notification; provided, non-material changes or clarifications will take effect immediately upon posting of the updated Policy on the Website. Any use of the Website or any services subject to or contemplated in this Policy by a user after the effective date of any changes will constitute the user's irrevocable acceptance of such changes.

12. Contact Information. To ask questions or comment about this Policy and the Company's privacy practices, contact the Company in writing:

Firreo Inc. c/o Harvard Business Services (registered agent for Firreo Inc.)
16192 Coastal Highway
Lewes, DE 19958
Email: info@firreo.com

Or via the “Contact” feature on our Website, or at Email: info@firreo.com

13. Governing Law and Jurisdiction. This Policy shall be governed by the laws of the State of Delaware, without giving effect to its principles of conflicts of law. Any legal action resulting from, arising under, out of or in connection with, directly or indirectly, this Policy shall be commenced in the federal or state courts located in Duval County, Florida.