



Privacy Policy

General

This notice describes valoramas.com's ("Valoramás," "Site," "we," "us," "our") online privacy policy ("Policy"). By becoming a Valoramás member, you are accepting the practices described herein.

Please read this Policy carefully. By visiting and using the Site, you agree that your use of our Site, and any dispute over our online privacy practices, is governed by this Policy and our [Terms of Service](#). Because the Web is an evolving medium, we may need to change this Policy at some point in the future, in which case we'll post the revised Policy on this Site and update the "Effective" date to reflect the date of the changes. By continuing to use the Site after we post any such changes, you accept this Policy as modified.

When reading this Policy, please see the definition of all capitalized terms in the Glossary below.

Valoramás is committed to protecting your personal information. Your information will only be used to provide you with the best service, products and opportunities. Your privacy is important to us.

This Policy does not apply to any information you may provide to other sites linked to our Site. We are not responsible for any use of your information by Third Party Websites. It is your responsibility to read the privacy policy of these Third Party Websites and of our advertisers.

This Policy describes how Valoramás collects information when you:

- Register as a Valoramás member;
- Make a purchase online through the Valoramás Site;
- Visit our Site;
- Access sites or use mobile applications that link to this Policy;
- Open and respond to our e-mails; and
- Visit any page online that displays our ads or content.

This Policy does not apply to the collection of information in any way other than as listed above.

This Policy also explains how Valoramás or our Vendors use and share this information, sometimes combined with information from Other Sources, and what choices you have in managing your privacy.

All internet sites have the ability to collect information about you. We encourage you to read the privacy statements of every site you visit.

Your California Privacy Rights

California Civil Code Section 1798.83, also known as the "Shine The Light" law, permits our Members who are California residents to request and obtain from us once a year, free of charge, information about the personal information (if any) we disclosed to third parties for direct marketing purposes in the preceding calendar year. If applicable, this information would include a list of the categories of personal information that was shared and the names and addresses of all third parties with which we shared information in the immediately preceding calendar year. If you are a California resident and would like to make such a request, please submit your request by email to caprivacy@valoramas.com.

How Do We Collect Information?

Sometimes you give information directly to us or our Vendors, such as when you:

- Fill out an online application;
- Register or log into your account; or
- Provide location information from your mobile device.

Sometimes we (or our Vendors) collect information through Cookies or Other Web Technologies. For example, we may record information:

- About your operating system, browser version, IP Address, and mobile device;
- On our Sites about the web pages that you view, information you search for, and Clickstream Data;
- About which ads or web content from us or our Business Partners you click to or view on our Sites or on Third-Party sites; or
- When you open our e-mails or click on any of their links.

How Do We Protect Your Information?

We use reasonable administrative, technical, and physical security measures to protect your Personal Information. These measures include computer safeguards (industry standard 128 bit encryption over a secure socket layer connection), firewalls, and secured files and buildings. Please do not send us any Personal Information through unsecured channels, including e-mail or social media sites.

Valoramás Members can go to [My Account](#) at valoramas.com to correct or update their Personal Information.

How Do We Use Information?

Please note that we will never sell or rent your Personal Information.

However, we (or our Vendors) may use information collected as described in this Policy, sometimes combined with information from Other Sources, to:

1. Deliver products and services, such as:
 - allowing you to access the shopping mall;
 - recognizing you when you return to our Sites;
 - allowing you to participate in rewards programs;
 - processing applications, transactions and billing;
 - telling you about updates to your account;
 - answering questions and respond to your requests;
 - making our Sites easier to use.
2. Improve and provide personalized customer services, such as:
 - in replying to your e-mails, direct mail and telephone calls;
 - when we provide operational notices (for example changes in our service, products or your account);
 - in keeping program records; and
 - when we improve the quality of our Web pages.
3. Advertise and market our products and services and those of our Business Partners, such as:
 - when we present targeted ads and product availability notices (let you know about new offers) on our Site and other sites, in e-mail, in direct mail, and through telemarketing;
 - when we analyze the effectiveness of ads;
 - in determining whether you would be interested in new products or services.
4. Conduct research and analysis, such as:
 - in analyzing data to prevent fraud and to better understand our customers and Site visitors; and
 - in producing data analytics and reports containing only Non-Personal Information that we share with our Business Partners, as discussed in the

- section "How Do We Share Information?" (each login and page view is tracked anonymously).
5. As otherwise required or permitted by law or with your consent.

How Do We Share Information?

A. Personal Information

We do not share Personal Information with anyone, except as described below: We may share Personal Information as required or permitted by law, such as:

- to comply with legal orders and government requests;
- to combat fraud or criminal activity; and to protect the rights of Valoramás or others;

We may share Personal Information with Vendors (who are required to safeguard Personal Information) that help us operate our business;

We may share Personal Information with your consent.

Please note that in the very limited number of circumstances where we may share Personal Information (in circumstances other than where we are required by law), such information is available only to individuals bound by confidentiality obligations, which subject them to termination and criminal prosecution if they fail to meet these obligations.

Also, please note that we do not share your Personal Information with Co-brand Partners and other Business Partners with whom we jointly offer products and services.

B. NON-PERSONAL INFORMATION

We do not share your Non-Personal Information covered by this Policy with our Business Partners for their own analysis, research, and marketing purposes.

We may share Non-Personal Information:

- for the same reasons as we may share Personal Information;
- to facilitate targeted content and ads;
- with our business partners to generate data analytics and reports; or
- with Third-Party Ad-Servers to place our ads and/or ads of our Business Partners on our Sites and on third-party sites, and to analyze the effectiveness of those ads.

What Are Your Choices?

By signing up for membership at Valoramás, you agree to receive communications that are account and membership related (for example, that we've updated cash back in your account), as well as periodic shopping-related communications that highlight special deals that are available exclusively to Valoramás Members.

You may tell us to stop sending you marketing information by following the instructions in any communication that you receive from us, such as by clicking unsubscribe and following the instructions in an e-mail. Even so, we will still communicate with you in connection with servicing your account, fulfilling your request, or administering any promotion or any program in which you may have elected to participate. Materials we send you may still include some offers or promotions.

Consistent with applicable law, it may take us up to 30 days to respond to your request.

Most computer systems and browsers offer their own privacy settings. We encourage you to use them to enhance your choices.

We will store information on your computer in the form of a "Cookie" or similar file for purposes of modifying the Site to reflect your preferences. Most browsers' advanced settings allow you to disable Cookies. However, if you do so, you may not be able to earn cash back as Cookies are used to authenticate users and to be certain cash back is assigned to your account. You must manage your Cookie settings for each computer and browser you use to access the Internet. We use a non-permanent session tracker Cookie. The Cookie does not hold information from your computer, only information that you have given us and a record of your cash back balance. When you use the same computer and web browser that you used to register with Valoramás, the Cookie allows your identification (this is integral for awarding cash back).

You can also:

- register for the National Do Not Call List at donotcall.gov/default.aspx;
- register for the Direct Marketing Association's Mail Preference Service at dmachoice.org/MPS/proto1.php.

Credit Card Information

We do not store credit card information.

Other Information

Our Sites are not for children under 13 years old. We do not knowingly solicit data online from, market online to, or knowingly collect or maintain any personal information from children under the age of 13 years. If we knowingly receive a child's Personal Information, in accordance with the Children's Online Privacy Protection Act (COPPA), we will delete it from our systems as fully as possible.

You must be a minimum age of 18 years to join Valoramás.

Can this Privacy Policy change?

We may change this Policy at any time. Changes are effective when we post them on this Site.

Valoramás Cash Back Toolbar

Valoramás' Cash Back Toolbar ("Toolbar") is licensed from a third party. We are committed to the privacy and security of our members. The Toolbar software is safe to install and use: it is unobtrusive, easy to deactivate and remove, and does not transmit any information in a manner that can identify a user. Unidentifiable statistics are sent to our system regarding usage of Toolbar features. The statistics are anonymous and do not contain personal identification. We do not match individual users with their specific Web or toolbar usage. The toolbar does not contain any spyware, adware, or malware.

[Click here](#) for the Toolbar End User License Agreement.

Questions About our Privacy Policy?

If you are not a Valoramás Member and you have any questions about this Policy please Contact Us. If you are a Valoramás member, please contact Member Care.

Glossary

Business Partners - any third parties with which we conduct business. Business Partners are not Vendors.

Clickstream Data - usage and browsing information, such as a user's page viewing history and clicks on items within a website, usually stored in log files.

Co-brand Partners - companies we partner with featuring both brand logos.

Cookie - a small data file placed on the hard drive of your computer or mobile device. Cookies help us keep records, store your preferences, and improve our advertising.

IP Address - a unique number assigned to a device when connecting to the Internet.

Member or Members – A United States resident who has paid an annual membership fee to join Valoramás, is at least eighteen years old, and agrees not to use Valoramás for any illegal or fraudulent activity.

Non-Personal Information - information that cannot identify a person such as Cookie data. It may be derived from Personal Information, so long as all Personal Identifying Information has been removed.

Other Sources - Valoramás internal information, and other online and offline information legally obtained and outside the scope of this Policy at the time of collection.

Other Web Technologies - web beacons, pixels, and other technologies, which transfer information from your computer to a server connected to the Internet.

Personal Information - information that can identify a person, such as name, address, telephone number, and e-mail address.

Policy – Valoramás Privacy Policy

Site(s) – valoramas.com, valoramásfund.com, onebigtent.com

Third-Party Ad-Servers - companies that provide the technology to place ads on websites and track ad performance

Third-Party website(s) – all websites except valoramas.com, valoramásfund.com, and onebigtent.com

We – Valoramás, valoramas.com, valoramásfund.com, onebigtent.com, Site(s), our, us

Valoramás – valoramas.com, Site(s), we, our, us

Valoramas.com – valoramás, Site(s), we, our, us

Vendor - any third-party that performs business operations on behalf of Valoramás, such as printing, mailing, and other communications services (e-mail, direct mail, etc), marketing, data processing, servicing, collections, or ad management. Vendors are not Business Partners.