

Privacy Policy

Performance Masters Career Institute is committed to providing privacy and security to our Financial Institutions, Merchants, and other partners and customers as they display interest and start using our merchant services. This privacy policy statement describes the ways in which Performance Masters Career Institute collects, stores, uses and protects personal information we receive through our website located at: www.cielo-us.com. Information we collect as we provide our merchant services is governed by our customer agreements and applicable laws.

Information We Collect:

Personal Information

We may collect personal information in connection with your use of this website. Personal Information means any information that may be used to identify an individual, including, but not limited to, your name, home address, telephone number, e-mail address, and credit-related information that may be linked to your individually identifiable information. The Personal Information collected for these activities will be used to contact you to provide more information concerning our services.

Financial Institutions

Performance Masters Career Institute will collect contact information including name, address, telephone and email address to be used to contact you to provide more information concerning our services.

Partners

Performance Masters Career Institute also works with other types of businesses in connection with our merchant services. We refer to these other businesses as "partners." Partners may also use this website and in connection with their use we may collect basic contact information including: name, address, telephone and email address to be used to contact you to provide more information concerning our services.

Merchants and Merchant Account Application Forms

As a merchant, you may already be interested in the Performance Masters Career Institute services, and our website uses application forms for merchants to apply for a merchant account. These application forms may require that you enter business information, personal credit information and contact information some of which could be Personal Information. The information provided in this form will include business contact information, social security, federal tax identification number, and a business checking account. As part of the application process, we may also obtain information about you from third parties such as credit bureaus and identity verification services. This information is used solely for the purpose of evaluating the account request.

Other Automatically Collected Information, Cookies and Related Technologies

When a user visits the Performance Masters Career Institute' website, the IP address and standard web log information is collected. For each visitor to our website, our web

server automatically recognizes only the user's domain name, but not the e-mail address. The information we collect is used to improve the content of our website, and is not shared with other organizations for their direct marketing purposes.

When you access our website, Performance Masters Career Institute may place small data files called "cookies" on your computer.

We send a "session cookie" to your computer when you sign up for and log in to your account. This type of cookie helps us to recognize you if you visit multiple pages on our site during the same session, so that we don't need to ask you for your password on each page. Once you log out or close your browser, this cookie expires and no longer has any effect.

We encode our cookies so that only we can interpret the information stored in them. You are free to decline our cookies if your browser permits, but doing so may interfere with your use of our website.

Usage of Personal Information

We collect Personal Information through our website to ensure smooth operations of our website and to respond to and assist users of the website including customers and potential customers. In general, your Personal Information will be used in the following ways:

- * Communicate with you regarding our services;
- * Provide the services and customer support you request;
- * Prevent potentially prohibited or illegal activities;
- * Send you service update notices; and
- * Send surveys to gather information on how to improve our products and service.

Sharing or Disclosure of Personal Information

We may also share your Personal Information in the following ways:

- * We may use service providers, who help with parts of our website and operation of our business; (bill collection, fraud prevention, technology services) and with whom we may share your Personal Information. We limit our service providers' use of such information to the purposes of providing services to or assisting us with the operation of our business and not for their own benefit;
- * We may share with financial institutions that we partner with to jointly create and offer a product;
- * We may share with law enforcement, government officials, or other third parties to the extent we believe applicable law requires our sharing or such sharing is appropriate to protect our rights, your rights or the rights of others; and
- * We may share with other third parties with your consent or direction to do so.

Performance Masters Career Institute' Services and Payment Processing

Performance Masters Career Institute provides payment processing solutions to our customers. As part of the provision of these services to merchants and others, we may receive or collect certain information about account transactions for use in payment transaction processing. Information collected and used in connection with the provision

of our services to our customers is stored and transmitted as provided by the PCI Security Industry Standard. This information may also be subject to and used in accordance with the underlying contracts governing our provision of these services. Such contracts shall govern and control in the event of a conflict between this Website Privacy Policy and any agreement with our customers relating to payment processing and the provision of our services.

Protection and Storage of Personal Information

In connection with your use of this website, Personal Information may be stored in our computer system in the U.S. This information is protected by maintaining physical, electronic and procedural safeguards. We have security measures in place to protect against the loss, misuse, and alteration of Personal Information we receive. As with any transmission over the Internet, however, there is always some element of risk involved in sending Personal Information. In the event of a security breach involving Personal Information submitted via this website we may notify you electronically to the extent permitted by applicable law and you agree that we may communicate with you electronically for such purposes.

Changes or Modifications to this Website Privacy Policy

This Website Privacy Policy may be revised at any time by posting a revised version on our website. The revised version will be effective at the time posted. In addition, if the revised version includes a material change, then we will post prominent notice of the nature of this change on our home page or otherwise seek your consent to such changes as we believe may be required or appropriate.

Questions about the Website Privacy Policy

Questions regarding this Privacy Statement should be directed to <mailto:info@pmcareerinstitute.com>, specifying "Privacy Statement" in the subject line of your e-mail. Or, you may write or call us at either of the following:

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