

PredictiveEdge Analytics (PEA)

Unified Privacy Agreement

Effective Date: _____

1. Introduction

PredictiveEdge Analytics (“PEA,” “we,” “our,” or “us”) is committed to protecting the privacy and confidentiality of your personal and business information. This Privacy Agreement (the “Privacy Policy”) explains how we collect, use, disclose, and safeguard information under:

- **Personal Information Protection and Electronic Documents Act (PIPEDA)** for Canadian clients.
- **General Data Protection Regulation (GDPR)** for clients in the European Union (EU) and European Economic Area (EEA).
- **U.S. Privacy Laws** such as the California Consumer Privacy Act (CCPA), California Privacy Rights Act (CPRA), Virginia Consumer Data Protection Act (VCDPA), and others.

By using our services, you agree to the practices described in this Privacy Policy.

2. Information We Collect

We may collect and process the following types of information:

- **Personal Information:**
Names, email addresses, phone numbers, job titles, and IP addresses.
 - **Business Information:**
Company names, transaction data, operational data, and other data required to deliver our AI-driven analytics and consulting services.
 - **Usage Data:**
Information about your interactions with our websites, portals, or applications (e.g., browser type, pages visited, time spent on pages).
 - **Sensitive Data (Where Applicable):**
In certain cases, we may handle sensitive categories of personal information such as financial data or geolocation data. We only do so where strictly necessary and in accordance with applicable law (e.g., GDPR’s special category data rules).
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3. How We Use Your Information

Your information may be used for the following purposes:

1. **Service Delivery:**
To provide, maintain, and improve our AI analytics solutions, including data modeling, forecasting, and strategic recommendations.
 2. **Personalization:**
To tailor our services or communications to your business context and preferences.
 3. **Communication:**
To send reports, updates, and support-related messages that help you get the most out of our services.
 4. **Legal and Compliance:**
To comply with legal obligations and respond to lawful requests by public authorities.
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4. Legal Basis for Processing (GDPR & U.S. Compliance)

We process your data under one or more of the following legal bases:

- **Consent (GDPR/PIPEDA):** You have given clear consent for us to process your personal data for specific purposes.
 - **Contractual Necessity:** Processing is necessary to fulfill a contract (e.g., delivering our AI solutions).
 - **Legitimate Interests:** Our legitimate business interests, such as improving our products and customer relationships, provided these do not override your fundamental rights and freedoms.
 - **Legal Obligations:** Complying with laws and regulations (e.g., financial reporting or responding to legal processes).
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5. Your Rights

Depending on where you live, you may have certain rights regarding your personal data:

- **Access:** Request a copy of the personal data we hold about you.
- **Correction (Rectification):** Ask us to fix any inaccuracies in your data.
- **Deletion (Erasure):** Request the deletion of your data under certain conditions (GDPR, CCPA).
- **Opt-Out (CCPA):** For California residents, the right to opt out of the sale or sharing of personal data.
- **Data Portability (GDPR/CCPA):** Obtain your data in a structured, machine-readable format.

- **Restriction of Processing (GDPR):** Limit how we use your data.
- **Withdraw Consent:** Revoke previously given consent at any time, without affecting the lawfulness of processing before withdrawal.

To exercise these rights, please contact us at:

- **Email:** info@predictiveedge.ai
 - **Phone:** 918-992-7775
 - **Address:** 7107 S Yale Ave, #318, Tulsa, OK 74136
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6. Data Sharing & Disclosure

PEA does not sell or rent your personal information to third parties. We may share data with:

- **Service Providers:** Trusted partners who help us deliver or improve our services (e.g., data storage, IT support).
- **Legal Authorities:** Where required by law, or to protect our rights and safety or the rights and safety of others.

For U.S. clients, we disclose the categories of personal data collected, used, and shared as required by applicable state laws (e.g., CCPA).

7. Cross-Border Data Transfers

If your data is transferred outside of your home jurisdiction (e.g., Canada to the U.S. or the EU to the U.S.), we ensure compliance with appropriate safeguards, such as **Standard Contractual Clauses (SCCs)** for GDPR or equivalent measures under PIPEDA and U.S. laws.

8. Data Retention

We retain your data only as long as necessary to fulfill the purposes described in this policy or as required by law. Once it's no longer needed, we securely delete or anonymize it.

9. Data Security

We protect data using reasonable organizational, technical, and physical security measures. These safeguards include encryption, access controls, and regular security assessments to prevent unauthorized access, use, or disclosure.

10. Automated Decision-Making (GDPR-Specific)

If we use automated decision-making processes that significantly affect you (for instance, purely algorithmic scoring without human review), you have the right to:

- Request human intervention.
- Express your point of view.
- Challenge the decision.

11. Special U.S. Provisions (CCPA/Other State Laws)

For U.S. clients in states with privacy laws such as California (CCPA/CPRA) or Virginia (VCDPA):

- You may request a detailed report on the personal data collected and shared in the previous 12 months.
- You have the right to opt out of “selling” personal data (as defined by applicable state law).
- You have the right to non-discrimination for exercising your privacy rights.

12. Consent & Implementation Mechanisms

12.1 Embed Consent in the Privacy Agreement

By using PredictiveEdge Analytics’ services, you agree to the collection, processing, and use of your personal and business data as set forth in this Privacy Policy.

12.2 Digital Consent Mechanisms

We use region-specific consent methods to comply with various regulations:

- **GDPR (Europe):** We require clear opt-in consent for data collection (e.g., a checkbox or banner).
- **CCPA (U.S.):** We provide a visible “Do Not Sell My Personal Information” link, allowing California residents to opt out of data sales.
- **PIPEDA (Canada):** We obtain meaningful consent by explaining why data is collected, how it is used, and how consent can be withdrawn.

These digital mechanisms (e.g., website forms, onboarding checkboxes) ensure your consent is captured and verifiable.

12.3 Layered Approach

- **General Privacy Agreement:** This document applies to all clients.
- **Supplemental Agreements (If Needed):** For specific jurisdictions or sensitive data scenarios (e.g., GDPR Data Processing Addendum), we may provide an additional agreement that outlines more detailed obligations.

12.4 Sample Consent Clause

Consent to Data Collection and Use

By engaging with PredictiveEdge Analytics' services, you consent to the collection, use, and processing of your personal and business data as outlined in this Privacy Policy.

- **For clients in the European Union (GDPR):** You agree to provide explicit consent for data collection where required, such as checking a consent box or signing additional documentation for sensitive data.
- **For clients in the United States (CCPA):** You acknowledge your right to opt out of data sales through the "Do Not Sell My Personal Information" link on our website.
- **For clients in Canada (PIPEDA):** You consent to the collection and use of your data for the purposes explained, with the understanding that you can withdraw consent at any time.

This unified approach simplifies compliance while respecting the unique requirements of each region.

13. Updates to This Policy

We may update this Privacy Policy periodically to reflect changes in our data practices or to comply with new legal requirements. Any updates will be posted on our website with the revised effective date.

14. Contact Us

If you have questions about this Privacy Policy or wish to exercise your privacy rights, please reach out to us:

- **Email:** info@predictiveedge.ai
- **Phone:** 918-992-7775
- **Address:** 7107 S Yale Ave, #318, Tulsa, OK 74136