



# RateFast Website Privacy Notice

Last updated January 11, 2023

## Introduction

This Website Privacy Notice describes how Alchemy Logic Systems Inc. dba RateFast (“we” or “RateFast”) collects and uses any personal information that you may give to us and that may be gathered when you visit our website, use RateFast services, or otherwise engage with RateFast. By engaging with RateFast, you are accepting our practices.

California residents, [see our CCPA Privacy Policy here.](#)

## 1. Collection of Personal Information

RateFast collects different categories of personal information from site visitors. What information we collect will depend upon what you use our website for such as requesting more information about trying RateFast through our Contact page, opening an account through the Sign Up page, joining an existing account through the Join page, submitting information to a third-party through the RateFast Injury Launch page or providing information after you have logged into your RateFast user account.

If you do not want your personal information processed as described in this statement, do not access or use our website.

**A. Personal Information you give to us:** We collect information that you manually enter into our website or that you provide to us by any other method. This information includes your name, email, phone or cellphone number, credit



card, billing information, address, industry, and other information you choose to provide.

**Automatically Disclosed Personal Information:** Every website you visit collects certain pieces of information that are automatically disclosed to the webhost, such as the IP address of your device, device and connection information (including browser type, internet service provider, operating system, and referring/exit pages), site pages, content viewed, interactions on our website, frequency of visits to our website, the perceived location of your device, the time of your visit and other information collected by cookies. This site, like most other sites, records this basic information about your use of the website. This anonymized information is traced via our webhosting services, as well as Google Analytics, a common analytics platform. You may opt out of Google Analytics data gathering using Google's web browser plugin. Websites carry a lot of data like pictures, video, sound, information that you, the user, has entered, etc.

**Cookies Notice and Do Not Track:** "Cookies" are small pieces of data sent from a website and stored in your web browser while you are on the site, to save resources for the network. RateFast's website uses cookies, tags, and web beacons for different purposes, including to provide you with information based upon your browsing preferences, regional and geographic preferences and saving your settings. Most browsers accept cookies by default. You can change your web browser settings to alert you when you receive cookies, or to not accept cookies.

## 2. Use of Personal Information

RateFast collects information from users of our website to provide you with our products and services, information, special offerings, customer service, and to



improve and update our website and to help us better understand visitor and users' needs and interests. For example, we use personal information to:

- Communicate with you about our products and services.
- Provide and deliver products and services including customer service, terms of service, billing and invoices.
- Respond to your comments or questions.
- Enforce our legal rights and comply with legal requirements.
- Notify you about changes to our website, offers, new features, new services, new articles and other media content, changes to terms of service, or obtain any required consents.
- Improve our website, services and products to better meet customer needs.

Providing information is optional, but it is necessary to provide you with RateFast services or to access certain content on our website. In such cases, if you do not provide your information, we may not be able to provide you with the requested services.

By providing us with your email address or other contact information, you are agreeing to be emailed or otherwise contacted by RateFast. Your email address may be combined with other information about your use or access to our website and your contact information will be stored in our marketing lead generation system. You may unsubscribe to any marketing emails at any time through each individual marketing email or by emailing [info@rate-fast.com](mailto:info@rate-fast.com) and requesting to be unsubscribed.

We use anonymized user-submitted information including anonymized patient data for research and development of RateFast software's algorithms. We do not use your information to make automated decisions. This personal information may be used by us to understand where users are coming from and how users behave on our website. The goal of collecting this information is to enhance the



website and improve communication with our users. We do not sell this information to advertisers.

### **3. Sharing of Personal Information**

RateFast may share personal information as follows:

- To RateFast affiliated and unaffiliated service providers and business partners. RateFast may share personal information to the extent needed to respond to requests for information about products and services, helping us with advertising or marketing, and providing our products and services and customer service.
- To RateFast advisors. We may disclose information to our auditors, attorneys, or other advisors.
- To government and law enforcement, emergency situations. RateFast may also access, transfer, disclose and preserve personal information when doing so is necessary to: comply with applicable law or respond to valid legal process, including from law enforcement or other government agencies; operate and maintain the security of RateFast's systems, including to prevent or stop an attack on our computer systems or networks; protect the rights or property of ourselves or others, including enforcing our agreements, terms, and policies; or act in urgent circumstances such as protecting the health or personal safety of an employee or worker, agent, or customer of RateFast's products or services, or a member of the public.
- RateFast service providers involved in providing web hosting and analytics services may collect personal information about your online activities as a byproduct of using the website.



#### **4. Security**

We use security software, including virus and firewall protection, disaster recovery capabilities, password protection, multifactor authentication, backup services, employee training, and penetration tests among other measures to protect your personal information. We regularly review our business practices for compliance with policies and procedures governing the security and confidentiality of information. Our security policies and practices limit employee access to confidential information and provides that personal information can only be disclosed to authorized persons.

Please note that your ability to access some services and content may be password protected and subject to multifactor identification. We advise that you to do not share your password with anyone. We also recommend that you sign out of password-protected services at the end of your session.

#### **5. Consent to Use of Personal Information by Third Parties**

Creation of new user accounts and practice accounts via the Sign Up form requires providing credit card information and other billing information. By providing billing information, users consent to share this information with RateFast and Authorize.Net Payment Gateway (<https://www.authorize.net/>), and agree to the policies of Authorize.net. Note that RateFast does not save your full credit card details but Authorize.Net may.

By submitting information via a RateFast Injury Launch form, users consent to sharing information with RateFast and with the third-party organization associated with that Injury Launch form. By using a RateFast Injury Launch form, users consent to the privacy policies of these third-party organizations. Links to the websites of these organizations may be found on each individual Injury Launch form.



We offer the services of third-party sites and business relationships to enhance your use of RateFast. If you choose to use a third-party service provider, you will be accepting that vendor's privacy policies. RateFast expressly disclaims any responsibility for those vendors and for personal information provided by you to them. RateFast is providing these links to you as a convenience.

RateFast may also use third parties or service providers to help with auditing interactions and transactions with you, addressing security, fixing errors, helping us with advertising or marketing, maintaining accounts and providing customer service, helping with our internal research, and verifying product and service quality or safety.

## **6. Children and COPPA**

This website is not meant for use by children. RateFast does not sell services or products to anyone under the age of 18.

The Children's Online Privacy Protection Act (COPPA) applies to websites and services that intend to collect information from children under the age of 13. Our services are not directed to children under the age of 13, nor do we knowingly collect information from children under the age of 13. For more information on COPPA, please see the FTC website:

<https://www.consumer.ftc.gov/articles/0031-protecting-your-childs-privacy-online>

## **7. Accessing Your Personal Information**

You can request to have all of your PII (personal identifiable information) sent to you by emailing RateFast at [info@rate-fast.com](mailto:info@rate-fast.com).



## **8. Consent**

By using our website, you consent to the collection and use of your personal information as described in this Privacy Notice. You have the right to withdraw your consent at any time. To withdraw consent, you should terminate the use of the website and take all steps required to terminate any user agreements you have with RateFast by emailing [info@rate-fast.com](mailto:info@rate-fast.com).

## **9. Contact**

If you have any questions, you can contact RateFast at:

Alchemy Logic Systems, Inc.  
2360 Mendocino Ave  
Suite A2-325  
Santa Rosa, California 95403

Or send an email to [info@rate-fast.com](mailto:info@rate-fast.com).

RateFast updates this notice from time to time, including by making material changes. Any such changes will be effective immediately upon being posted, unless otherwise stated. Each time you visit our website, review this notice for the latest information about our privacy practices. Continued use of the website will constitute consent to the terms of this Privacy Notice.

## **10. Effective Date**

This Privacy Notice is effective as of January 11, 2023.