



# PRIVACY POLICY

# Privacy Policy

## Introduction

[YesOrNoLive.Com](http://YesOrNoLive.Com) (also referred to as “YesOrNoLive” or “YesOrNo”) is owned and operated by Inventrica Multimedia Limited (“Inventrica”) and dedicated to protecting your personal information and informing you about how we use your information. This privacy policy applies to your use of the YesOrNoLive services, including our website [www.yesornolive.com](http://www.yesornolive.com) (the “Platform”). This Privacy Policy should be read in conjunction with the [Terms of Use](#). All proper nouns will have the same definitions and meanings as defined by the Terms of Use. Please review this privacy policy periodically, as we may revise it from time to time without notice. If you do not agree with or accept our Privacy Policy in its entirety, you must not access or use the Platform. If you use the platform following a change to the terms of this Privacy Policy, you agree to accept the revised policies.

## Information Collected

At YesOrNoLive/Inventrica, we collect personally identifiable information (“PII”) and non-personally identifiable (“Non-PII”) information from you. Personally identifiable information is information that can be used to identify you personally. Non-personally identifiable information is information that must be combined with other information to identify you personally.

## Personally Identifiable Information Collected

You will not be required to provide us any information when you visit our Platform. However, in order to fully use our Platform, we may collect PII such as your name, address, email, and telephone number. Additionally, if you wish to fund your wallet or withdraw funds we must collect your payment information which is stored and secured by our third party payment processing service, [Paystack](#). Paystack’s systems and processes are in line with international best practices. Paystack ensures fraud prevention and security compliance standards.

## Non-Identifying Information

Sometimes, when you use our platform, we may collect non-identifying information from you, such as your IP address, location, age, gender, browsing history, search history, and registration history, interactions with the website, location, referring URL, browser, operating system, data usage, data transferred, and Internet Service Provider. We may also collect information including but not limited to postings you make on the public areas of our website, messages you send to us, and correspondence we receive from other members or third parties about your activities or postings.

## **Use of Your Information**

YesOrNoLive/Inventrica will never sell or release your information to third parties (except as stated in clause f, below); however you agree that we may use your information in the following ways:

- a.) To provide services to you and to operate the YesOrNoLive Platform.
- b.) To enhance or improve our users' experiences.
- c.) To contact you via email, text, or electronic communications regarding or related to the YesOrNoLive Platform.
- d.) To share with other users, where necessary (e.g to showcase those leading in our points system or winners of Jackpots or for others to see your comments on the platform).
- e.) To process your transactions.
- f.) To share your information with third party partners or third parties hired by us to perform functions and provide services to us on the condition that the third parties use your information only on our behalf and pursuant to our instructions.

Additionally, we may give your information to law enforcement, if we are compelled to do so, by a court order, if there has been a violation of any laws of the Federal Republic of Nigeria, laws of the Economic Community of West African States (ECOWAS), laws of the African Union or if a violation of the Terms of Use or Privacy Policy has occurred.

## **Accessing, Editing, and Removing Your Information**

You will be able to access any information contained in your account through our Platform. You may edit that information by removing or changing the information listed in your account. If you have any questions or wish to review, change, or access any of your information collected by us, please contact us at [customercare@yesornolive.com](mailto:customercare@yesornolive.com). Additionally, if you wish to opt out of our data collection practices or would like us to remove any of your information, please contact us at [customercare@yesornolive.com](mailto:customercare@yesornolive.com). After you have cancelled your account, please be aware that we may keep inaccessible copies of your information subject to our data retention policies.

## **Cookies**

We use cookies to remember your preferences, identify you and for security purposes. Therefore, you must have cookies enabled in your browser to use our Platform. Please be aware that some or all of our cookies may be accessible by third parties who work with us.

## **Third Party Access to Your Information**

Although you are entering into an Agreement with YesOrNoLive/Inventrica to disclose your information to us, we do use third party individuals and organizations to assist us, including contractors, web hosts, and others to allow you to access the Platform.

Throughout the course of the provision of our services to you, we may delegate our authority to collect, access, use, and disseminate your information. It is therefore necessary that you grant the third parties we may use in the course of our business the same rights that you afford us under this Privacy Policy. For this reason, you hereby agree that for every authorization which you grant to us in this Privacy Policy, you also grant to any third party that we may hire, contract, or otherwise retain the services of for the purpose of operating, maintaining, repairing, or otherwise improving or preserving our website or its underlying files or systems. You agree not to hold us liable for the actions of any of these third parties, even if we would normally be held vicariously liable for their actions, and that you must take legal action against them directly should they commit any tort or other actionable wrong against you. Here is a list of companies we may share your information with to provide you access to the Platform.

## **Law Enforcement**

You agree that we may disclose your information to authorities, if compelled to by a court order. Additionally, you agree that we may disclose your information, if we reasonably believe that you have violated Nigerian (or ECOWAS or AU) laws or the terms of our Terms of Use or Privacy Policy or if we believe that a third party is at risk of bodily harm. In the event that we receive a subpoena affecting your privacy, we may elect to notify you to give you an opportunity to file a motion to quash the subpoena, or we may attempt to quash it ourselves, but we are not obligated to do either. We may also proactively report you and release your information without receiving any request to third parties where we believe that it is proper to do so for legal reasons, where your actions violate any law of Nigeria or any other country or regional government/body having jurisdiction over us, our Platform, or our Terms of Use. You release us from any damages that may arise from or relate to the release of your information to a request from law enforcement agencies or private litigants. We may release your information under the conditions listed in this paragraph whether it is to individuals or entities and to any state, national or regional authorities, as required.

## **Opt Out of Commercial, Non-Commercial Communications and Do Not Track**

If you decide to provide us with your contact information, you agree that we may send you communications via text and emails. However, you may unsubscribe from certain communications by notifying YesOrNoLive that you no longer wish to receive these communications, we will endeavor to promptly remove you from our Platform once we have

received that request. We currently do not offer functionality for you to opt out through “do not track” listings. If you wish to opt out of certain communications or information collection, please contact us at [customercare@yesornolive.com](mailto:customercare@yesornolive.com).

### **Third Parties**

YesOrNoLive or other users may post links to third party websites on the Platform, which may include information that we have no control over. When accessing a third party site through our Platform, you acknowledge that you are aware that these third party websites are not screened for privacy or security issues by us, and you release us from any liability for the conduct of these third party websites.

Please be aware that this Privacy Policy and any other policies in place, in addition to any amendments, do not create rights enforceable by third parties. YesOrNoLive/Inventrica bears no responsibility for the information collected or used by any advertiser or third party website. You must review their Terms of Use/Service and Privacy Policy to understand how their information collection practices work.

### **Security Measures**

We make reasonable attempts to protect your information by using physical and electronic safeguards. For this reason, we use SSL certificates, PCI/DSS compliant hosting, and vulnerability scanning to enhance our Platform security. However, as this is the Internet, we can make no guarantees as to the security or privacy of your information. For this reason, we recommend that you use anti-virus software, routine credit checks, firewalls, and other precautions to protect yourself from security and privacy threats.

### **Age Compliance**

We intend to fully comply with Nigerian and international laws respecting children’s privacy including [COPPA](#). Therefore, we do not collect or process any information for any persons under the age of 18. If you are under 18 and using our Platform, please stop immediately and do not submit any information to us. In the event that we have inadvertently collected any information from users under the age of 18 please [contact us](#) immediately.

### **International Transfer**

Your information may be transferred to - and maintained on - computers located outside of your country, or other governmental jurisdiction where the privacy laws may not be as protective as those in your jurisdiction. Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer. PII and Non-PII that is submitted to YesOrNoLive will be collected, processed, stored, disclosed and disposed of in accordance with applicable Nigerian law and this policy. If you are a non-Nigerian user, you acknowledge and agree that YesOrNoLive/Inventrica may collect and use your Information and

disclose it to other entities outside your resident jurisdiction. In addition, such information may be stored on servers located outside your resident jurisdiction. Nigerian law may not provide the degree of protection for information that is available in other countries.

### **Merger and Acquisition**

In the event that YesOrNoLive is involved in a bankruptcy, merger, acquisition, reorganization or sale of assets, your information may be sold or transferred as part of that transaction. Please be aware that once the information is transferred, your privacy rights may change.

### **Amendments**

Like our Terms of Use, we may amend this Privacy Policy from time to time. When we amend this Privacy Policy, we will modify the date listed on this Agreement or we may contact you. You must agree to the amendments as a condition of your continued use of our Platform. If you do not agree, you must immediately cease using our Platform and notify us of your refusal to agree by e-mailing us at [info@yesornolive.com](mailto:info@yesornolive.com).