



# Privacy Policy

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This Privacy Policy is meant to explain our practices when it comes to your use of our products, services, and websites. We encourage you to take the time to review it carefully, to understand what information we collect, why we collect it, and what we do with it. Below, we cover the following topics:

## Who We are:

Five Digital Pte Ltd offer IT services and solution to helps business to optimise and simplify their processes through implementation of web-based application utilising web technology, Automation solutions and helpdesk solutions.

This Privacy Policy applies to our customers, prospective customers, our customers' customers (both direct and indirect), and visitors to our company website, including but not limited to [www.fivedigital.sg](http://www.fivedigital.sg). If you do not agree with this Privacy Policy, do not access or use our services or interact with any other aspect of our business. Note: if you're a user of an application that is integrated or built using FIVE DIGITAL products and services, that application's privacy policy will describe how it collects, uses, stores, and shares your data. We are not responsible for the privacy policies or actions of our customers.

## What We Collect:

We collect your information in the following ways:

- Information you provide directly to us. When you engage our services or using our product or when you subscribe to our newsletters, register or sign up to one of our services, request us to contact you, or through other interactions with us, we may ask you for certain personal information, such as your name, birthdate, postal address, e-mail address, telephone number, company name, job title, or payment information. When you request support from us, we may also collect information from you such as contact information, documentation, screenshots, or other information you or we may believe is helpful to solving the issue. When you speak with our customer service or sales representative on the phone, your calls may be recorded and/or monitored for quality assurance, training and research purposes. In certain circumstances, we may collect your NRIC number from you for a limited purposes that related to the service rendered.
- Information we collect automatically when you visit our websites. We and our third-party partners, such as our advertising and analytics partners, collect information about your visits to our websites and your interactions with our ads or content, together with information such as your IP address, cookies, and other tracking technologies (e.g., web beacons, device identifiers, and pixels).
- Information we get from third parties. Third party sources of information include:
  - Third party services and social media. If you create an account or access our services through your account with a third-party service, such as Facebook, Google, LinkedIn, GitHub or Twitter, or use a social media feature through our services, certain personal data from those third party social media services may be shared with us, such as your interests, "likes," and friends list. We may use this information, for example, to personalize your Five Digital experiences and marketing communications, to enhance our services, and to better serve you. You can control this data sharing via options in your social media accounts. We may also collect information from third party services that are integrated with our services, such as third-party CRMs or other applications that you authorize our services to connect with.
  - Credit agencies. We may obtain your credit information from third party reporting agencies in order to control our own credit risk in onboarding new customers.

- Demographic, lead, and interest data. We may obtain information from outside companies such as those that collect customer information including demographic and interest data. Examples of this information include your employment status, your job title with your current employer, and your business contact information. We use this data and combine it with other information we have about you to help us predict your preferences and to direct marketing offers that might be more relevant to you. We also obtain where permitted by law contact information and other marketing lead information from third parties, website “refer-a-friend” options or social media platforms and may combine it with information we have to contact you, or direct Five Digital marketing offers to you.
- Information about our customers’ users. Our customers and other third parties may also provide us with personal information about our customers’ users and others. For example, we may receive personal information and other information from our customers, message senders, mobile network operators, databases with information relevant to mobile telephone numbers submitted to our services, and other third parties. This information may include, without limitation, telephone numbers, telephone numbers’ validity, type (e.g., mobile, landline, etc.), corresponding device status (e.g., whether or not it is currently available for messaging), roaming status, carrier, country of location, and whether or not the number has been ported and is used to help us provide our services.
- Information collected in connection with your use of services delivered via our platform. We and our service providers may collect information in connection with your use of communications services delivered via our platform.
  - Communications usage information. This includes information about your communications delivered via our platform such as the time and duration of usage, source and destination identifiers, completion status, location, IP address, and amount of usage.
  - Communications content. To enable you to send and receive communications via our platform, we need to be able to handle the content used by you. This also includes, for example, email, calls and messaging content.

#### **Why we collect and how we use it.**

How we use the information we collect depends on which of our services you use, how you use them, and specific preferences you may have communicated to us. We list below the specific purposes for which we collect your information.

- To deliver our services. We use your information because it is necessary to perform our obligations in delivering our services to our customers. This includes delivering your communications to the intended end user, processing transactions with you (such as billing), authenticating you when you log into our platform or product, providing customer support, and operating and maintaining our services. We also need your information to communicate with you about the services, including registration confirmations, purchase confirmations, expiration or renewal reminders, responding to your requests, and sending you notices, updates, security alerts, administrative messages, and other communications necessary to usage of the services.
- To carry out core activities relating to our services. To effectively deliver our services to you, we use your information to engage in important supporting activities such as:
  - billing and collections, including maintenance of records in the event of a subsequent billing dispute;
  - preventing fraud, violations of our acceptable use policies, and unlawful activities;
  - troubleshooting, quality control, and analytics; and
  - monitoring the performance of our and your systems and platform

- For research and development. We are constantly looking for ways to improve our services, to make them more reliable, secure, and useful to you and our users generally. We use data regarding our users' communications on our platform to understand how our services are performing and how they are being used in order to identify areas where we can do better. For instance, we may use server load information, activity logs, message delivery and call connection information to gauge the effectiveness of our services to ensure our service quality. We and our service providers may use your information to assess the level of interest in, and use of, our services, our communications to our customers, and our other messaging campaigns, both on an individual basis and in the aggregate. We also use information about your use of our websites to understand how our website visitors are using our websites. Among other things, this usage information, along with tracking technologies, enables third-party analytics companies, such as Google Analytics, to generate analytics reports on the usage of our services. To opt out of your usage information being included in our Google Analytics reports, you may inform us at [contactus@fivedigital.sg](mailto:contactus@fivedigital.sg)
- To market, promote, and drive engagement of our products and services. We use data about you to send promotional communications that may be of specific interest to you. Based on information we collect about you; we may decide whether and how to promote certain of our products or services to you over others. These communications are to drive your engagement and maximize the value of our services to you. To perform the above functions and others described in this Privacy Policy, we may match information collected from you through different means or at different times, including personal data and usage information, and use such information along with information obtained from other sources (including third parties) such as contact information, demographic information, and personal interest information. Subject to your ability to opt out, by providing your contact information to us, you consent to receive e-mail messages, text messages, phone calls, faxes and postal mail, including that of a promotional nature, from Five Digital. Where local law permits, you consent to receive phone calls from Five Digital and its affiliates even if your phone number is listed on "do not call" registries. Where local law permits, an auto-dialer and/or artificial or pre-recorded message may be used to make calls to you. You may not consent on behalf of someone else or provide someone else's contact information. You are not required to agree to promotional communications in order to purchase goods or services from us. You can control whether you receive these kinds of communications as described below in Opt-out of communications.
- To comply with legal requirements. Applicable laws or regulations may require our processing of your data, such as laws mandating retention of communications data.
- To protect our legitimate business interests and legal rights. Where we believe it is necessary to protect our legal rights, interests and the interests of others, we use information about you in connection with legal claims, compliance, regulatory, and audit functions, and disclosures in connection with the acquisition, merger or sale of a business.
- According to your explicit consent. If we wish to use your information for certain purposes which require consent under applicable law, we will first seek out and obtain your consent. This may include, for example, testimonials or case studies that identify you in your individual capacity.

#### **European Economic Area users and our "lawful bases" for using their data**

European data protection law requires organizations like us to provide a lawful basis to collect and use your information. Our lawful basis to collect and use information from our EEA users include when:

- We need it in order to provide you with the services and to carry out the core activities related to our provision of the services.
- We need to comply with a legal obligation.
- We have a legitimate interest (which is not overridden by your data protection interests), such as for research and development, to market and promote the services and to protect our legal rights and interests.
- You give us your consent to do so for a specific purpose.

#### **Who we share your data information with and why**

We may share your information as detailed below:

- Third-party service providers that help us to deliver the services and allow us to operate our businesses
  - Communications providers. As the provider of a communications platform, we share the data we collect from you with communications providers (including traditional PSTN telecommunications companies and over-the-top communications service providers) as necessary in order to provide you with the services. These are the telecommunications companies, for instance, who we need to ensure your calls, messages and other communications reach the people you want to contact.
  - Business operations vendors. We work with third-party service providers to provide website and application development, hosting, maintenance, backup, storage, virtual infrastructure, payment processing, analysis and other services for us, which may require them to access or use information about you. We only work with carefully selected vendors, and we require any vendors with whom we share personal data to protect the confidentiality of such information and use it solely for the purposes for which it was shared.
  - Partners. In the event that you purchase services offered by Five Digital or a partner through a special marketing arrangement (for example, through a co-branded advertisement or offer, or an arrangement where we and a partner market or offer the other's products or services), we may share your information with these third parties in connection with their services, such as to assist with billing and collections, to provide localized support, and to provide customizations. We may also share information with these third parties where you have agreed to that sharing.
- Third party websites. Our services and websites may include links that direct you to other websites or services whose privacy practices may differ from ours. If you submit information to any of those third-party sites, your information is governed by their privacy policies, not this one. We encourage you to carefully read the privacy policy of any website you visit.
- Compliance with law enforcement requests and applicable laws; enforcement of our rights. We may disclose personal data as required by applicable law, regulation, legal process or government request; to protect Five Digital, our services, our customers or the public from harm or illegal activities; and to enforce our agreements, policies and service terms.
- With your explicit consent. We share information about you with third parties when you give us consent to do so. For example, we often display use cases or testimonials of satisfied customers on our public websites and require your consent to identify you in your individual capacity. If you are a business customer, and have requested this, your business name and phone number may be included in public directories.
- Sharing with senders and recipients of communications. The name on your account, or a portion thereof, and/or your phone number may be displayed to people that you make calls to and to other users of the services so that they may contact you. Depending on the service you're using, you may be able to control what's displayed by adjusting your settings within the mobile app or your customer account, or by contacting customer care at the address provided when you signed up for the services.
- Five Digital affiliates; business transactions. We share your information with and among our corporate affiliates in order to operate and improve the services we provide to you; and we may share your information in connection with a sale, merger, liquidation, or reorganization of our business or assets.
- Credit control. We may conduct credit checks on new customers in order to control the risk of non-payment. In the event of non- or late payment, we may disclose your name, address and other details to credit bureaus and agencies. They may use that information to assess your credit rating and provide that rating to other companies.

### **How we protect your information**

Five Digital has implemented administrative, physical, and technical safeguards to help protect the personal data that we transmit and maintain. However, no system or service can provide a 100% guarantee of security, especially a service that relies upon the public internet. Therefore, you acknowledge the risk that third parties

may gain unauthorized access to your information. Keep your account password secret and please let us know immediately if you think your password was compromised. Remember, you are responsible for any activity under your account using your account password or other credentials.

### **Where we store your information and International Transfer**

Personal information held by Five Digital is stored on and processed on computers situated in Singapore. Information communicated through email or messaging service such as WhatsApp will be transmitted or routed through multiple locations such as Japan, United State, Indonesia and Australia We and/or our service providers also process data in some other countries for customer care, account management and service provisioning. If you are an EEA resident, your personal data held by Five Digital may be transferred to, and stored at, destinations outside the EEA that may not be subject to equivalent data protection laws. When you sign up for service with Five Digital or inquire about our services, we transfer your information to the United States and other countries as necessary to perform our agreement with you or to respond to an inquiry you make. It may also be processed by staff situated outside the EEA who work for us or for one of our suppliers.

Accordingly, by using our services, you authorize the transfer of your information to other locations where we and/or our service providers operate, and to its (and their) storage and use as specified in this Privacy Policy and any applicable terms of service or other agreement between you and Five Digital. In some cases, Five Digital may seek specific consent for the use or transfer of your information overseas at the time of collection. If you do not consent, we may be unable to provide you with the services you requested. The United States and other countries where we or our vendor operate may not have protections for personal information equivalent to those in your home country. Where your information is transferred outside the EEA, we will take all steps reasonably necessary to ensure that your data is subject to appropriate safeguards, such as relying on a recognized legal adequacy mechanism, and that it is treated securely and in accordance with this Privacy Policy.

- International transfers within Five Digital and its corporate affiliates. To facilitate our overseas operations, we transfer information among our corporate affiliates in countries whose privacy and data protection laws may not be as robust as the laws of the countries where our customers and users are based. We utilize standard contractual clauses approved by the European Commission and rely on the European Commission's adequacy decisions about certain countries, as applicable, for data transfers from the EEA to the United States and other countries.
- International transfers to third parties. Some of the third parties described in this Privacy Policy, which provide services to us under contract, are based in other countries that may not have equivalent privacy and data protection laws to the country in which you reside.

### **How long we store your information**

We store your information until it is no longer necessary to provide the services or otherwise relevant for the purposes for which it was collected. This time period may vary depending on the type of information and the services used, as detailed below. After such time, we will either delete or anonymize your information or, if this is not possible (for example, because the information has been stored in backup archives), then we will securely store your information and isolate it from any further use until deletion is possible. We may also retain aggregate information beyond this time for research purposes and to help us develop and improve our services. You cannot be identified from anonymized information retained or used for these purposes.

- Customer account information. We store your account information for as long as your account is active and a reasonable period thereafter in case you decide to re-activate the services. We also retain some of your information as necessary to comply with our legal obligations, to resolve disputes, to enforce our agreements, to support business operations, and to continue to develop and improve our services.
- Communications usage information. While you're an active customer, we retain the communications usage information generated by your use of the services until the information is no longer necessary to provide our services, and for a reasonable time thereafter as necessary to comply with our legal obligations, to resolve disputes, to enforce our agreements, to support business operations, and to continue to develop and improve our services.

- Marketing information, cookies and web beacons. If you have elected to receive marketing e-mails from us, we retain information about your marketing preferences for a reasonable period of time from the date you last expressed interest in our services, such as when you last opened an e-mail from us or visited our websites. We retain information derived from cookies and other tracking technologies for a reasonable period of time from the date such information was created.
- Device information. We collect device-specific information from you when we have provided end user equipment to you, such as software you use to access our services. If you do not revoke our access to this information via the privacy settings on your device, we will retain this information for as long as your account is active.

### **How to access and control your information**

- Your choices. For our web-based service users, to request deletion of your information, please contact us. You should know that deletion of your information will result in you permanently losing access to your account and all customer data to which you previously had access through your account. Please note that certain data associated with that account may nonetheless remain on Five Digital's servers in an aggregated or anonymized form that does not specifically identify you. Similarly, data associated with your account that we are required by law to maintain will also not be deleted. If you are an end user of an application that uses Five Digital's services, you should direct requests for access and/or deletion of your data associated with that application to the relevant application provider in accordance with that application provider's own privacy policy.
- Access to your account information. Consistent with applicable laws and data security requirements, we will reasonably honour written requests from you to access or amend your account information, such as name, address, and billing information. You are responsible for ensuring that the information on file with Five Digital is current and accurate. You may access and update your account information by logging into your account or contacting us as described in this Privacy Policy. Where permitted by law, we may charge a reasonable fee to process requests for access to data and may limit the number of requests per year. Your right to amend your information is subject to our records retention policies.
- Opt-out of communications. You may opt out of receiving promotional communications from us by using some or all of the following methods: the unsubscribe link within each e-mail, updating your email preferences within your service account settings menu, or by contacting us as provided below to have your contact information removed from our promotional e-mail list or registration database. Even after you opt out from receiving promotional messages from us, you will continue to receive transactional messages from us regarding our services. Depending on your type of account with Five Digital, for our web application users, you may be able to opt out of some notification messages in your account settings.

Where the processing of your personal data by us is based on consent, you have the right to withdraw that consent without detriment at any time by contacting us. If you do not want your personal data used by Five Digital for any direct marketing purposes, or shared with third parties for their own marketing use, then you may opt out of such use or sharing by contacting us, even if you have previously consented to such use. If you have any concerns or complaints regarding the treatment of your personal data by us, or you believe we have breached any privacy law in relation to your personal data, please contact us. We will treat any concerns or complaints confidentially. We will promptly investigate any concern or complaint that you raise with us. You can exercise the rights listed above at any time by contacting us.

### **Other Important Information**

- Information from children. Five Digital does not sell products or services for purchase by children and we do not knowingly solicit or collect personal data from children or teenagers under the age of eighteen. If you believe that a minor has disclosed personal data to Five Digital, please contact us.

- Changes to this policy. In the event we make changes to this Privacy Policy, we'll let you know by posting a notice on our website and, in relation to substantive changes that broaden the types of personal data collected or their usage, we will notify you via e-mail to the e-mail address associated with your account, via our platform or websites, or by some other means.

#### **How to contact us**

You can use [contactus@fivedigital.sg](mailto:contactus@fivedigital.sg) to submit a request to the Five Digital Team.

Our Contact Detail:

Five Digital Pte Ltd  
63 Tampines Central 7 #03-26  
Singapore 528596  
Email: [contactus@fivedigital.sg](mailto:contactus@fivedigital.sg)



## Cookies and Tracking Notice

A cookie is a small text file that a website saves on your computer or mobile device in order to facilitate and enhance your interaction with that service. We or our service providers may use cookies and equivalent technologies such as clear gifs, web beacons, pixel tags, JavaScript, device fingerprinting, and third-party cookies on our website and, where relevant, in our promotional e-mails.

They also help us track users, conduct research, allow you to back click to earlier registration pages viewed by you and improve our content and services. For instance, we may use web beacons on our websites to access and set cookies and otherwise help us to better understand how users are moving through our websites. Information provided by the web beacon includes the computer's IP address, the type of browser being used and the time that the web beacon was viewed. We may also use web beacons in e-mails and newsletters so that we know when such communications have been opened and to otherwise help us tailor our communications to individual users.

Learn more about when and how we use cookies and tracking technologies and some of our service providers:

When it's strictly necessary - These cookies and other technologies enable us to recognize you when you return to our service and to maintain your web session so you can more easily navigate the subscription process or and similar technologies collect statistical information about how you use our websites so that we can improve your user experience. We use cookies to identify the number of unique visitors we receive to different parts of the website and identify where leads originate. This helps us for our legitimate interests of improving the way our website works, for example, by ensuring that users are finding what they are looking for easily.

Google Analytics is one of the third-party analytics providers that we use to help us improve our website. Google Analytics uses cookies to help the website analyse how visitors use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by a Google server in the United States. Google uses this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing website operators with other services relating to website activity and internet usage. You can prevent the storage of data relating to your use of the website and created via the cookie (including your IP address) by Google as well as the processing of this data by Google by downloading and installing the browser plug-in.

To enable functionality - These cookies and similar technologies can tell us which language you prefer and what your communications preferences are. They can help you fill out forms on our sites more easily. They also enable customization of the layout and/or content of the pages on our sites.

For targeted advertising - These cookies and other technologies record your visits to our website, the pages you have visited and the links you have followed. We will use this information subject to your choices and preferences to make our website more relevant to your interests. We may also share this information with third parties for this purpose. These companies may use information about your online activities over time and across our services and other online properties, the region of the country or world where your IP address indicates you are located, as well as other information about you, in order to provide advertisements about goods and services of interest to you. The information practices of these ads networks are governed by their own privacy policies and are not covered by this Privacy Policy.

Social media cookies and widgets - We use social media platforms to advertise to you online and to monitor the success of our advertising (for instance by receiving reports when you click on our ads on Facebook, LinkedIn and others). We summarize the main advertising and social media partners who drop cookies below:

- LinkedIn Ads: the analysis and conversion tracking technology provided by the social network LinkedIn is integrated into our website. When you visit our website, a connection is established between your browser and the LinkedIn server via the remarketing tags. This informs LinkedIn that you visited our website with your IP address, meaning that LinkedIn can connect your visit to our website with your user account. We can use this information to display LinkedIn ads. Please be aware that we as the website provider do not receive any information about the content of the transferred data or how it is used by LinkedIn. Further information can be found in LinkedIn's privacy policy.

- DoubleClick: Google's Double click re-targeting cookie lets us serve personalized advertising to you when you're browsing other websites and social media platforms. You can control advertising personalization on Google and partner websites.
- Facebook Custom Audience: This service from Facebook enables us to display personalized ads to people on our e-mail lists when they visit Facebook. We provide personal information such as your email address and phone number in encrypted form to Facebook (so they cannot be seen by anyone at Facebook) to enable Facebook to determine if you are a registered account holder with Facebook.
- Twitter advertising and remarketing: We advertise on Twitter and our advertising content will be tailored to your interests on the basis of your browsing behaviour and the pages you have consulted on this and other websites. In order to improve the relevance of our marketing content, the cookie may therefore transmit such data to Twitter, who will use it to understand your interests better including to benefit their other advertising customers. If you decide that you do not wish your browsing data to be collected, you can find comprehensive information on Twitter's advertising policy and the steps you can take to protect your privacy Twitter Privacy Policy Page.
- We also use Facebook Connect to allow you to sign up and log in to our websites by using your Facebook account. If you sign up using Facebook Connect, Facebook will ask your permission to share certain information from your Facebook account with us. This may include your first name, last name, and email address in order for us to verify your identity and gender, general location, a link to your Facebook profile, your time zone, birthday, profile picture, your "likes" and your list of friends. This information is collected by Facebook and is provided to us under the terms of Facebook's data privacy policy. You can control the information that we receive from Facebook using the privacy settings in your Facebook account.

### **How to control Cookie**

You can control and/or delete cookies as you wish – for details, see [www.aboutcookies.org](http://www.aboutcookies.org). You can delete all cookies that are already on your computer and you can set most browsers to prevent them from being placed. If you do this, however, you may have to manually adjust some preferences every time you visit a site and some services and functionalities may not work. You will not be able to opt-out of any cookies or other technologies that are “strictly necessary” for the services. Where you have not set your permissions, we may also separately prompt you regarding our use of cookies on the site.

### **Acceptable use policy**

This Acceptable Use Policy (“AUP”) governs your use of the Five Digital Services and Products. Capitalized terms used and not otherwise defined herein shall have the corresponding meaning set forth in this Term of Use, or other similar written services agreement between you and Five Digital. You agree that you, your End Users and your Affiliates will not, and will not authorize, assist or enable any third party to, engage in any of the following:

Violating any applicable law or regulation, whether local, state, federal, or foreign.

1. Damaging, interfering with, overburdening, or otherwise adversely impacting the availability, reliability, or stability of the Services or third-party systems or networks relating to the Services.
2. Attempting to circumvent or break any security mechanism on any of the Services or using the Services in any manner that poses a security or other risk to Five Digital, Five Digital vendors, any user of the Services, or any customer of any of the foregoing.
3. Benchmarking, tampering with, unauthorized testing, reverse-engineering, decompiling, or otherwise using the Services in order to discover limitations or vulnerabilities, or evade filtering capabilities.
4. Engaging in fraudulent, deceptive, inaccurate, or misleading activity with respect to third parties (including impersonation of identity or identifiers such as phone numbers or email addresses) or otherwise bypassing legitimate identification systems.
5. Using the Services to harvest or otherwise collect information about individuals, including email addresses or phone numbers, without their explicit consent or under false pretences.

6. Engaging in spamming, or other unsolicited, unwanted, or harassing advertising, marketing or other activities, including any activities that violate anti-spamming, data protection, or privacy laws and regulations such as the CAN SPAM Act of 2003, the Telephone Consumer Protection Act, the Children's Online Privacy Protection Act, or the Do-Not-Call Implementation Act.
7. Offering or purporting to offer any services that allow a user to connect with emergency services personnel or public safety answering points.
8. Sending a substantial amount of traffic, as reasonably determined by Five Digital in a manner that would cause Five Digital to incur material costs beyond those incurred by Five Digital when sending similar traffic in a normal circumstance.
9. Reselling, sublicensing, renting or timesharing the Services or any portion of the Service without specific prior written consent. Any permitted resale is conditioned upon your obtaining, maintaining, and providing to Five Digital upon request, reasonable Know Your Customer information in compliance with applicable law for each of your direct and indirect customers using the Services, and may not be extended to anonymous users. Without limiting the foregoing, you must maintain the following information for each of your users using the Services: name, verified telephone number, verified e-mail address, method of payment, payment information, and IP address.
10. Using the Services in hazardous environments requiring fail-safe performance, such as in the operation of nuclear facilities, aircraft navigation or communication systems, air traffic control, or other devices or systems in which malfunction of the Services would result in foreseeable risk of injury or death of the operator of the device or system, or to others.
11. Failing to obtain any legally required consent from those third parties (or, where required, their parents, representatives, or guardians) for the collection, use, and disclosure of the third parties' personal data
12. To the extent that you use the Services to record or monitor calls or other communications, failing to comply with all applicable laws related thereto, including securing any required prior consents.
13. Engaging in activities or, uploading, downloading, submitting, transmitting, distributing or facilitating the distribution of, any information that contains "inappropriate content" in connection with the Services. Inappropriate content includes, but is not limited to, content that:
  14. May be considered libellous, slanderous, defamatory, threatening, sexually explicit, vulgar, profane, obscene, offensive, abusive, malicious or otherwise harmful to any person or entity, constitutes or promotes "hate speech" or is otherwise discriminatory based on race, sex, creed, religion, nationality, disability, sexual orientation, language, or age.
  15. Contains or transmits viruses, Trojan horses, worms or any other malicious, harmful, or deleterious programs or similar destructive programming routines.
  16. Promotes, markets or otherwise relates to illegal activities or terrorism.
  17. Infringes on, misappropriates, or violates any intellectual property rights or other rights of third parties, including but not limited to trademark, copyright, patent, trade secrets, rights of publicity, and rights of privacy. Constitutes or relates to "adult services" or content of an adult nature, including, without limitation, content that contains or depicts nudity, contains or depicts sexual activity, or is otherwise inappropriate as determined by Five Digital in its sole discretion.
  18. Comprises or promotes alcohol, firearm, or tobacco content, except where appropriate age-gating functionality has been implemented and such content is otherwise legal in the applicable jurisdiction.
  19. Contains sensitive financial or identification information or documents.
  20. Contains "protected health information" as defined by the Health Insurance Portability and Accountability Act of 1996 as amended, except to the extent you have entered into, and are in compliance with, an active Business Associate Agreement with Five Digital or your use of the Services fits within the "conduit" or other applicable exception to requiring a Business Associate Agreement.