

JNR Incorporated Privacy Policy

Purpose of this Policy

This policy is intended to cover the scope of use of website user information collected by JNR Inc.: what type of data is collected, how that data is collected, how collected data is used, and how collected data is shared.

To use services provided by JNR, including participation in programs, promotions, and use of the website, you may be asked to provide information relating to yourself. This information will be used for different functions relating to the program, services, promotion, and improvement of JNR services. This policy outlines the use of that information and how it is protected to both yours and JNR's benefit.

This policy applies any time you interact with JNR Inc. with any medium owned and controlled by JNR Inc. including, but not limited to: websites, telephone and email correspondence. If you are directed to a third-party page, that party's Privacy Policies will apply for interactions on that site, unless otherwise specified.

Types of Information Collected

In order to provide intended services JNR Inc. will collect information from users which is both Personally Identifiable and General information. What types of information we collect and share will depend on the services provided to you by JNR.

Personally Identifiable information is information which can identify a specific user including, but not limited to, name, address, phone number, email address, Social Security number, or other information maintained in a personally identifiable form. This also may include financial information, such as bank account, credit card number, or billing address. Personally Identifiable information will be stored for the life of the program.

General information is information which does not identify a specific user. Information collected includes, but is not limited to, device type, browser, IP address, Operating System.

JNR sites are directed for use by adults, or individuals over the age of thirteen (13). We do not intentionally collect Personally Identifiable information from any individual under the age of thirteen (13). If you are under the age of thirteen (13) please refrain from the usage of our site and the submission of Personally Identifiable information.

Method of Collecting Information

Personally Identifiable information will be collected voluntarily. This will be done through online applications, registration, and email and phone calls when applicable. Personally Identifiable information may also be collected by use of Social Media functions. Social Media buttons on the site may collect information linking to your online profile, location, cookies, or other identifiable information.

If your information changes or you if you wish to terminate your service arrangement with JNR you can request to change, update, or remove information. JNR will take reasonable steps to comply.

Third Party Service Providers are not authorized to collect Personally Identifiable information on our site.

General information is collected automatically through your browser and other technologies. We may use technologies such as cookies, pixel trackers, scripts, and more to identify your visits and track your activity on the site.

Third Party Service Providers may collect General information from the site. This information is not personally identifiable and is collected automatically.

You may adjust settings on your device or browser to refuse saving cookies and sharing your location. This will need to be managed on each device and browser individually. Deciding to not accept cookies however may result in limited or impaired usage of the site or certain features of the site.

Use of Information

Personally Identifiable information is used primarily to provide our intended services, including communication regarding the program, verifying your identity and/or location to allow access to your account, sending you program assets, and fulfilling requests and inquiries. Communication regarding the program may include program updates, newsletters, and inquiries.

Personally Identifiable information will also be used to verify your identity and/or location to access accounts, conduct transactions, secure information for risk control and fraud detection, and send program and account updates such as changes to program terms and conditions or policies. Some programs and parts of the site require Personally Identifiable information to register and log in for use of the site.

General information will be used primarily to analyze trends and site performance. This will include site optimization, site usage trends, crash reports, measuring the effectiveness of advertising, marketing, and promotional campaigns, and other information which does not require information which is Personally Identifiable.

JNR makes no attempt to track online movement across different websites. Our tracking applies and relates solely to our sites. Therefore, our practices will remain unchanged whether or not we receive a “Do Not Track” signal.

How We Share Information

Personally Identifiable information may be shared with Third Party Service Providers. This will be done only with Service Providers with which we have service agreements with and who are associated with the product or service being provided to you. If Personally Identifiable information is shared with a Third Party Service Provider to support JNR in providing service the information will be protected under their Privacy Policy. Some services may have unique sharing requirements. In such cases a short privacy notice will be provided.

As required by law, JNR may disclose Personally Identifiable information to comply with a subpoena or other legal processes. Personally Identifiable information may also be disclosed when we believe, in good faith, it is needed to protect our rights, your safety, the safety of others, to investigate fraud, or respond to government request.

General information maybe be shared with Third Party Service Providers. It may also be collected by Third Party Service Providers by extension of our site.

How we Protect Information

JNR holds user security in very high regard. We comply with PCI regulation to ensure Personally Identifiable information is recorded and stored securely. Outside of PCI compliance we follow generally accepted standards for security.

Changes to this policy

This policy is subject to change and may be amended any time. There will be posted the date for the last time this Policy was updated. All changes will be made effective when the revised Policy is posted.

Questions or Concern

If you have any questions regarding the use or sharing of your information, editing of your information, or any other topic covered in this policy, please contact us at cs.jnrcard@jnrcorp.com or call 1.800.343.4546.