

Choose Your Own Finance Privacy Policy

Effective Date: 09.03.2025

Last updated: 16.09.2025

This Privacy Policy explains how Choose Your Own Finance (“we,” “us,” or “our”) collects, uses, stores, and protects your personal data when you visit our website CYOfinance.com (the “Site”), use our services, or subscribe to our newsletter.

By using our Site or services, you agree to the terms of this Privacy Policy. If you do not agree with this Privacy Policy, please do not use our Site or provide any personal data.

1. Data Controller

The data controller for your personal information is:

Kathryn Blair Hoover, EI
Choose Your Own Finance
SIRET: 98903016800011
3 Avenue du languedoc, 11200 Homps, France
Email: support@cyofinance.com
Phone: +33 6 48 90 33 08

2. Information We Collect

We may collect and process the following types of personal data:

- **Contact Information:** Name, email address, phone number, and other information you provide when you contact us, sign up for newsletters, or register for services.
- **Blog Subscription Information:** Email address when you subscribe to our blog updates or newsletter.
- **Financial Coaching Information:** Information you provide during consultations or services related to financial coaching (e.g., financial goals, income, spending habits).
- **Technical Information:** Information collected through cookies, such as your IP address, browser type, device type, and browsing behavior on the Site.

3. How We Use Your Data

We use your personal data for the following purposes:

- **To provide our services:** Including financial coaching, consultations, and advice.
- **To send newsletters and updates:** To keep you informed about our services, blog posts, and promotions (only if you have consented to receive such communications).
- **To improve our website and services:** We analyze user behavior to improve the experience and functionality of the Site.
- **To comply with legal obligations:** We may use your data to comply with legal requirements or resolve disputes.

4. Legal Basis for Processing Personal Data

We process your personal data under the following legal bases:

- **Consent:** When you subscribe to our newsletter, blog updates, or provide contact information for our services, you consent to the collection and use of your personal data for these purposes.
- **Contractual necessity:** When you engage our financial coaching services, we process your data to fulfill the contract.
- **Legitimate interests:** To improve the Site, prevent fraud, and ensure the proper functioning of our services.

5. How We Protect Your Data

We take appropriate technical and organizational measures to protect your personal data from unauthorized access, disclosure, alteration, or destruction. This includes using encryption and secure data storage practices.

However, please be aware that no method of transmission over the internet is 100% secure, and we cannot guarantee the absolute security of your data.

6. How Long We Keep Your Data

We will retain your personal data only as long as necessary to fulfill the purposes outlined in this Privacy Policy, or as required by law. For example, if you subscribe to our newsletter, we will retain your email address until you unsubscribe.

7. Your Rights Under GDPR

As an EU resident, you have the following rights regarding your personal data:

- **Right to Access:** You have the right to request access to the personal data we hold about you.
- **Right to Rectification:** You have the right to correct any inaccurate or incomplete data.
- **Right to Erasure:** You can request that we delete your personal data under certain circumstances.
- **Right to Restriction of Processing:** You may request that we restrict the processing of your personal data.
- **Right to Data Portability:** You can request a copy of your personal data in a structured, commonly used, and machine-readable format.
- **Right to Object:** You have the right to object to the processing of your personal data in certain situations.
- **Right to Withdraw Consent:** If we rely on consent for processing your personal data, you can withdraw your consent at any time.

To exercise any of these rights, please contact us at support@cyofinance.com. We will respond to your request within the time frame required by applicable law.

8. Sharing Your Data

We may share your personal data with third parties under the following circumstances:

- **Service Providers:** We may share data with third-party providers who assist us with email marketing, hosting, and other services related to the operation of the Site.

- **Legal Obligations:** We may disclose your data if required by law, or if we believe it's necessary to protect our rights, investigate fraud, or comply with legal processes.



9. Cookies and Tracking Technologies

We use cookies and similar tracking technologies to improve your experience on our Site. These tools help us analyze trends, administer the Site, track users' movements, and gather demographic information.

You can manage your cookie preferences through your browser settings. Please note that disabling cookies may affect your ability to use certain features of our Site.

10. Third-Party Links

Our Site may contain links to third-party websites. This Privacy Policy applies only to our Site. We are not responsible for the privacy practices of third-party websites. We encourage you to review the privacy policies of any third-party sites you visit.

11. Children's Privacy

Our services are not directed at individuals under the age of 16, and we do not knowingly collect personal data from children. If you believe we have collected data from a child under the age of 16, please contact us immediately.

12. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, legal requirements, or the functionality of the Site. We will notify you of any significant changes by posting the updated Privacy Policy on this page and updating the "Last updated" date at the top of the policy.

13. Contact Us

If you have any questions or concerns about this Privacy Policy or how we handle your personal data, please contact us at:

Kathryn Blair Hoover, EI
Choose Your Own Finance
SIRET: 98903016800011
3 Avenue du languedoc, 11200 Homps, France
Email: support@cyofinance.com
Phone: +33 6 48 90 33 08