

PRIVACY POLICY

Updated: December 16, 2025

We respect the personal data of every person who visits our website <https://study-expert.org> and strive to protect your privacy and ensure comfortable conditions for using the Site. Therefore, in accordance with the requirements of current German legislation, we have prepared a Privacy Policy (hereinafter referred to as the "Policy").

1. GENERAL PROVISIONS

Please read the Policy carefully before using the Website. If you have any questions, please send an email to studyexpert1@gmail.com.

If you do not agree with the terms of the Policy or its appendices and other integral parts, you may not use the Website, receive technical support, or other information and consulting services included in your selected service package.

The Policy applies only to this Site. The administration does not control and is not responsible for third-party sites that the User may access via links available on this Site.

The Site administration reserves the right to make changes to the Policy. This is indicated by a change in the update date at the top of the policy and the publication of the updated policy on the Site or notification of the user in another manner provided for by applicable law.

All terms used in the policy are interpreted in accordance with the definitions provided therein. All terms have the same meaning when used in the singular and plural, as well as when written.

The remaining terms used in the policy are interpreted in accordance with the applicable laws of Germany, and in the absence of a definition in the legislation, they have a commonly accepted meaning or are determined by the rules of business practice.

2. SUBJECT OF THE PRIVACY POLICY

Site/Website – a collection of data, copyrighted objects and/or related rights, etc., interconnected and structured within the Internet address at the link: <https://study-expert.org>

User – a person who has access to the Site on the Internet and uses it for their own purposes.

Site Administration / Administration – the controller and owner of Users' personal data in the person of individual entrepreneur Victoria Biyata (StudyExpert.de), authorized to manage the Website and who organizes and/or processes personal data, as well as determines the purposes of personal data processing, the composition of personal data to be processed, and the actions (operations) performed with personal data.

Personal data is any information or set of such information that directly identifies or indirectly helps to identify a natural person.

The Policy establishes the Administration's obligations regarding the non-disclosure of personal data provided by the User at the request of the Administration and ensuring its confidentiality.

The Policy establishes the purpose(s), grounds, procedure for collecting and processing users' personal data and Cookies, the procedure for using third-party services and actions

The administration does not verify the accuracy of personal data provided by Users.

3. WHAT THIRD-PARTY SERVICES DO WE USE

Third-party services are online platforms, applications, or software tools (including messengers, email, learning platforms, video hosting, and video conferencing services) used to communicate with Users and provide access to materials.

In order to ensure the stable operation of the Site, analytics, communication with users, payment processing, and the provision of services under the Offer Agreement, the Administration may use third-party services, including:

List of third-party services (not exhaustive):

Services for analytics and advertising (e.g., Google Analytics, GoogleAds).

Services for communication (in particular, messengers, e-mail, services for audio and video communication).

Databases, CRM systems, customer bases, cloud services for data storage.

Payment systems.

Learning platforms.

Services for automating work with users.

Cloud storage services.

When using such services, personal data is processed in accordance with their privacy policies.

The Site Administration does not transfer Users' personal data to these services separately, but information entered or stored through these services may be processed in accordance with their terms and conditions.

4. WHERE PERSONAL DATA IS OBTAINED FROM

The Site Administration obtains personal data from the following sources:

Registration form: any element on the site in the form of a window, icon, or field in which the User leaves their data to communicate with the Administration.

Email: through communication between the User and the Administration by sending and/or receiving messages.

Phone: when making calls to communicate with the Administration or when communicating in messengers linked to a phone number (for example, Telegram or WhatsApp).

Other sources: data obtained from social networks (Instagram, Facebook, etc.), marketing research, public and other sources from which the Administration obtains access to personal data.

5. WHAT PERSONAL DATA IS PROCESSED

Processing of personal data – any action or set of actions performed on personal data using automation tools or without using such tools, including collection, recording, systematization, accumulation, storage, clarification, updating, modification, extraction, use, transfer, (dissemination, provision, access), depersonalization, blocking, deletion, destruction of personal data.

Personal data that is permitted to be processed under the Privacy Policy and is provided by the user voluntarily and knowingly:

List of personal data: Email address, mobile phone number.

The website administration makes every effort to protect personal data that is automatically transmitted when visiting the website pages.

List of personal data: IP address, information from cookies, information about the browser (or other program that accesses the website), addresses of visited pages, referrer (address of the previous page).

The administration may record and/or log communications during the User's contact with the Site Administration (in particular, via the feedback form, email, chat, or phone call) in order to improve the quality of services.

Any other information about Users not specified above is not subject to disclosure by the administration, except as provided in the Privacy Policy.

The Site Administration does not process personal data if this poses a risk to the rights and freedoms of the data subject.

The Site Administration does not process personal data if it poses a risk to the rights and freedoms of the personal data subject, nor does it process sensitive personal data, in particular information about racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, nor does it process genetic data, biometric data for the purpose of identifying a natural person, data concerning health or data concerning the sex life or sexual orientation of the data subject.

6. SUBJECT OF PERSONAL DATA

A personal data subject is a natural person whose personal data is being processed.

The category of personal data subjects includes users of the Website who have read the terms of the Privacy Policy.

A personal data subject may be a person who has attained full legal capacity in accordance with the applicable laws of their country of citizenship. In the absence of sufficient legal capacity of a person, consent to the processing of their personal data is given by the parents, guardians (trustees), or adoptive parents of such a person.

7. COOKIES

Cookies are small pieces of data sent by the Website when a User visits it and stored on the User's device (computer, phone, tablet, etc.).

The Site administration reserves the right to use Cookies to obtain information about the behavior of Users when visiting and/or using the Site.

Cookies are stored on the User's device (computer, phone, tablet, etc.) for the following purposes:

to properly adapt the Site to the User's needs and optimize its use;
to remember the User's preferences and individual settings, recognize the User's device, and properly display the Site in accordance with their needs (full version, mobile version of the website);

creating statistics on Site views, which helps to understand how Users use the Site, allowing its structure and content to be improved;

maintaining the User's session (after logging in), so that the User does not need to re-enter their

login and password on each subpage of the Site.

The Site administration uses three main types of Cookies:

Session Cookies are temporary files that are stored on the User's device until they log out, leave the Site, or turn off the software (web browser).

Persistent Cookies – files are stored on the User's end device for the time specified in the cookie settings or until they are deleted by the User.

Analytical Cookies – files that help analyze user behavior, improve website functionality, and optimize the user experience.

The Site administration may process:

Necessary Cookies – files that help make the Site usable by providing basic functions such as page navigation and access to secure areas of the Site.

Operational cookies, which aggregate information about how the Website is used: time spent on the Website, sections and services that were most interesting, how effective the marketing campaign is.

Functional cookies are collected to save changes stored on the User's device: name, language, information about whether the User has been provided with any information or services.

Targeted cookies are used to provide content that may be of interest to the User in order to avoid repeated display, manage targeted advertising, and evaluate the effectiveness of advertising campaigns.

Third-party cookies: for fast delivery, better display, and detailed analysis of content on the Site.

The User may refuse to use cookies in one of the following ways:
By changing the appropriate settings in their browser software.

By sending a corresponding message to the Site Administration's email address.

Disabling cookies may result in the inability to use some of the Site's features and/or access it.

8. PURPOSE (GOAL) OF PERSONAL DATA PROCESSING

The processing of personal data in accordance with the Privacy Policy is carried out solely for the purpose (goal) of ensuring that the Administration provides the User with access to all functions and capabilities of the Site, which, in particular, includes:

Familiarization with the information posted on the Site;

Identifying the User to create an account on the Website and/or log into an account;

Establishing feedback with the User, including sending messages and requests related to the use of the Website, processing requests and applications from the User;

sending mailings with the additional consent of the subject of personal data;

providing the User with technical support in case of problems related to the use of the Website;

monitoring the load on the Website;

conducting an analysis of the effectiveness of advertising campaigns, the traffic of which is directed to the Website;

providing the User with the full range of services for which the latter has paid in accordance with the Public Offer Agreement posted on the Website;

conducting statistical and other research based on anonymized data.

Personal data may be used for purposes not provided for in the Privacy Policy, but only to the extent necessary for the Administration to provide the User with access to the Website and use of all its functions.

9. GROUNDS FOR PROCESSING PERSONAL DATA

The processing of personal data in accordance with the Privacy Policy is carried out solely for the purpose (goal) of ensuring that the Administration provides the User with access to all functions and capabilities of the Site, which, in particular, includes:

Familiarization with the information posted on the Site;

9.1. Consent to the processing of personal data is given by the User by:

9.1.1. checking the box to give permission for the processing of personal data when visiting the Site;

9.1.2. communicating with the Site Administration by any means, including mobile communication or email.

Consent to the processing of Cookies is given by the User by ticking the box to give permission for processing in the pop-up window.

By giving consent to the processing of data in the manner provided for in this Section, the User fully and unconditionally agrees to all the provisions of this Privacy Policy. The User gives his/her consent to the Site Administration to collect, systematize, accumulate, store, refine (update, correct), use, distribute, depersonalize, block, and destroy his/her personal data.

If the User does not consent to the processing of their personal data in the manner provided for in this Privacy Policy, the User will not be able to use the resources and technical capabilities of the Site, etc.

10. PROCEDURE FOR PROCESSING PERSONAL DATA

The processing of the User's personal data obtained from the sources specified in this Privacy Policy is carried out in a lawful manner, including in personal data information systems using automation tools or without using such tools. This period may not exceed 3 (three) years.

The User agrees that the Site Administration has the right to transfer personal data to third parties solely for the purpose of fulfilling the User's requests.

The User's personal data may be transferred to authorized state authorities only on the grounds and in the manner established by law.

11. PROCEDURE FOR SENDING OUT

The Site Administration may send marketing materials, including (but not limited to) electronic, text, and multimedia messages to the User's email address, mobile phone number, and social media and messenger accounts (Telegram, WhatsApp, Viber, Instagram, etc.).

The purpose of the mailing list is to inform Users about the features and services provided by the Site Administration, as well as to collect anonymous responses and/or feedback on the quality of the Site's functionality and the informativeness of the content posted on it.

The User confirms their consent to receive the mailing list by giving their consent to the processing of personal data in accordance with the Privacy Policy.

The User has the right to unsubscribe from the mailing list by sending an email with the corresponding request to the email address of the Site Administration.

12. ACCESS BY PERSONS WHO PROCESS PERSONAL DATA

The Site Administration processes Users' personal data in one or more of the following ways:

Through automated processing;

In person;

With the involvement of third parties who provide services or perform duties on behalf of the Site Administration, including processing statistics, customer service, marketing, and conducting surveys.

The Site Administration keeps records of operations related to the processing of personal data using an automated system and stores such information indefinitely or until the personal data is deleted/destroyed in accordance with this Policy.

13. RIGHTS AND OBLIGATIONS OF THE SUBJECT OF PERSONAL DATA

13.1. The subject of personal data has the right to:

13.1.1. know the sources of collection, location of their personal data, the purposes of its processing, the location or place of residence (stay) of the owner or controller of personal data, or give appropriate instructions to obtain this information to persons authorized by them, except in cases established by law;

13.1.2. receive information about the conditions for providing access to personal data, including information about third parties to whom their personal data is provided;

13.1.3. access their personal data;

13.1.4. receive, no later than thirty calendar days from the date of receipt of the request, except in cases provided for by law, a response as to whether his personal data is being processed, as well as receive the content of such personal data;

13.1.5. submit a reasoned request to the owner of personal data with an objection to the processing of their personal data;

13.1.6. submit a reasoned request for the alteration or destruction of their personal data by any owner and controller of personal data if such data is processed unlawfully or is inaccurate;

13.1.7. to protect their personal data from unlawful processing and accidental loss, destruction, damage in connection with intentional concealment, non-provision or untimely provision, as well as to protect against the provision of information that is inaccurate or defamatory to the honor, dignity, and business reputation of an individual;

13.1.8. to lodge complaints about the processing of their personal data with the Human Rights Commissioner or in court;

13.1.9. to apply legal remedies in case of violation of the legislation on the protection of personal data;

13.1.10. to make reservations about the restriction of the right to process their personal data when giving consent;

13.1.11. withdraw consent to the processing of personal data;

- 13.1.12. know the mechanism of automatic processing of personal data;
- 13.1.13. protect against automated decisions that have legal consequences for them.

13.2. A justified request by the User, as provided for in this section, shall be sent in writing to the email address of the Site Administration.

13.3. The subject of personal data is obliged to:

- 13.3.1. provide accurate and truthful information about personal data necessary for using the Site.
- 13.3.2. update or supplement the provided information about personal data in case of changes to this information.
- 13.3.3. take measures to protect access to their confidential data stored on the Site.

14. RIGHTS AND OBLIGATIONS OF THE SITE ADMINISTRATION

14.1. The Site Administration has the right to:

- 14.1.1. Make changes to the Policy, publish an updated version of the Policy on the site with an indication of the date of its update, without notifying the subject of personal data about this, except in cases provided for by this Privacy Policy.

14.2. The Site Administration is obliged to:

- 14.2.1. Use the personal information received solely for the purposes specified in this Policy.
- 14.2.2. Not disclose the User's personal data, except in cases provided for in this Privacy Policy.
- 14.2.3. Block the personal data belonging to the relevant User from the moment of the request or inquiry from the User or their legal representative or authorized body for the protection of the rights of personal data subjects for the period of verification, in case of detection of inaccurate personal data or illegal actions.

15. CHANGING AND DELETING PERSONAL DATA

15.1. Procedure for making changes to personal data:

- 15.1.1. The subject of personal data sends a reasoned written request to the email address of the Site Administration.
- 15.1.2. The Site Administration checks the content of the personal data subject's request.
- 15.1.3. The Administration shall immediately make changes to the personal data database upon establishing non-compliance with the stated requirements.

15.2. Procedure for deleting and destroying personal data:

- 15.2.1. The grounds for deleting and destroying personal data are:
Withdrawal of consent to the processing of personal data by the subject of personal data by sending a reasoned written request in accordance with the procedure provided for in this Policy.

The expiration of the term for processing personal data provided for in the Privacy Policy.

- 15.2.2. The Administration shall notify the subject of personal data of the consequences of withdrawing consent.

- 15.2.3. The Site Administration shall immediately delete or destroy personal data. In this case, the Administration has the right to deny the User access to the use of the Website.

- 15.2.4. The Administration shall notify the subject of personal data of any changes, deletion, or destruction of personal data within 10 (ten) business days.

16. DISCLOSURE OF PERSONAL DATA

The User's personal data may be disseminated (distributed, transferred) only if there are legal grounds and a corresponding request from authorized state and judicial authorities.

The Site Administration has the right to make changes to this Privacy Policy and reserve the right to disclose personal data to third parties.

The Administration shall notify the subjects of personal data of any changes regarding the disclosure of their personal data by sending a notification to the email address of the subject of personal data. The subject of personal data agrees to the updated version of the Privacy Policy by tacit consent.

If the personal data subject does not agree with the updated version of the Privacy Policy, the latter is obliged to send a withdrawal of consent in accordance with the procedure provided for in this Privacy Policy.

Cross-border transfer of personal data occurs if such transfer:

Is necessary for important reasons of public interest;

Is necessary for the establishment, exercise, or defense of legal claims;

Is necessary to protect the vital interests of the User or other persons if the User is physically or legally incapable of giving consent.

17. PROTECTION OF PERSONAL DATA

In order to protect Users' personal information from unauthorized or accidental access, destruction, blocking, copying, distribution, and other unlawful actions by third parties, the Site Administration takes the necessary organizational and technical measures.

The website, CRM system, and database in which personal data is stored operate using measures to ensure the security of personal data, in particular by setting up restricted access to information.

In the event of a leak or illegal distribution of Users' personal data caused by third parties, the Administration shall immediately, upon discovery of the leak and/or illegal distribution of personal data, notify the subjects of personal data by sending a message to the email address of the subject of personal data.

The platforms and systems on which personal data is stored operate using measures to ensure the security of personal data, as provided for in the latter's internal regulations.

18. RESPONSIBILITY OF THE SITE ADMINISTRATION

The Site Administration is responsible for the intentional disclosure of the User's Personal Data in accordance with applicable law, except as provided in this Privacy Policy.

In the event of loss or disclosure of personal data, the Site Administration shall not be liable if such confidential information:

Became public property prior to its loss or disclosure.

Was obtained from a third party prior to its receipt by the Website Administration.

Was obtained by third parties through unauthorized access to the Website files.

Was disclosed with the User's consent.

The User is responsible for the legality, accuracy, and truthfulness of the Personal Data provided in accordance with applicable law.

19. DISPUTE RESOLUTION PROCEDURE

All disputes and disagreements between the User and the Website Administration regarding the legal relations covered by this Privacy Policy shall be resolved through negotiations.

If no agreement is reached, the dispute between the User and the Site Administration shall be resolved

in court by filing a lawsuit at the location of the Administration.

20. FINAL PROVISIONS

The Site Administration has the right to make changes to this Privacy Policy without the consent and notification of the User, except in cases provided for in this Privacy Policy.

The updated Privacy Policy shall come into force from the moment it is posted on the Site, unless otherwise provided by the new version of the Privacy Policy.

Informed consent to the mailing list and other provisions in any form regarding the processing of personal data posted on the Site are integral parts of this Privacy Policy.

21. SITE ADMINISTRATION DETAILS

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