

Introduction

StuBL (“StuBL”, “we”, “us”, or “our”) is committed to protecting the privacy and personal information of our users. Please read this Privacy Policy (“Policy”) carefully to understand how StuBL, operating at studentbusinesslink.com, processes personal information. This Policy explains how we collect, use, store, and protect information from users and visitors (“users”) who access or use our website and services.

By accessing or using studentbusinesslink.com, you acknowledge that you have read and understood this Policy. We may update this Policy from time to time; any changes will be posted on this page with the effective “Last Updated” date. We recommend that you review this Policy periodically for any updates or changes.

Overview

- **Information We Collect**

Most information is provided directly by you when you register, use our platform, complete forms, or communicate with other users. This may include your name, email address, university affiliation, and information related to your transactions. We do not collect or sell user information to second or third parties. We do not use third-party advertising cookies, and we do not sell or share your data for marketing purposes.

- **Legal Basis for Using Your Information**

All processing of your personal information is justified by a lawful ground for processing, such as fulfilling our contractual obligations to you, complying with legal requirements, or with your consent.

- **How We Use Your Information**

We use your information to operate and improve our platform, process transactions, provide customer support, ensure marketplace integrity and security, and comply with applicable laws. We do not use your data for advertising or sell it to other companies.

- **Data Retention**

We retain personal information only as long as necessary to fulfill the purposes for which it was collected or as required by law.

- **Children**

Our platform is available only to users who are at least 18 years old and legally able to form a binding contract. We do not knowingly collect personal information from children under 18.

- **Third-Party Sharing**

We do not share your personal information with third parties except as necessary to operate our platform (e.g., payment processing via Stripe), comply with legal obligations, or protect our rights. We do not sell or transfer your data for advertising or marketing.

- **Payment Processing**

Payments on studentbusinesslink.com are processed securely through Stripe. We do not store your full payment information on our servers.

- **Cookies**

We do not use third-party advertising cookies. Essential cookies may be used to ensure the functionality and security of our platform.

- **Security**
We implement industry-standard measures to protect your information from unauthorized access, loss, misuse, or alteration.
- **Your Rights**
You may update or delete your personal information through your account settings or by contacting us at admin@studentbusinesslink.com.
- **Contact Us**
If you have questions or wish to exercise your rights regarding your personal information, please contact us at admin@studentbusinesslink.com.

The above is a summary. We encourage you to read the full Policy below to understand how we handle your information and your rights as a user.

2. Information We Collect

Information You Provide

When you register for an account, use our platform, complete forms, participate in surveys, or communicate with other users or businesses, we collect personal information that you provide directly. This may include:

- Name and username
- Email address
- University affiliation and verification documents (such as student ID)
- Profile details (including photo, education, skills, and areas of expertise)
- Contact information (such as address or phone number, if provided)
- Transactional information (including details of products or services sold or purchased, payment method, and transaction history)
- Files and content you upload to the platform (such as completed projects, portfolios, or communications)
- Any information included in communications with other users or with StuBL support

We may also collect identification information to verify your status as a university student or to comply with legal requirements. All information you provide is collected for the purpose of operating the platform and facilitating secure transactions between students and businesses.

Information We Collect Automatically

When you access or use studentbusinesslink.com, we automatically collect certain information to improve your experience and maintain platform security, including:

- Details about your interactions with the platform (such as searches, pages visited, scrolling, clicks, and other actions)
- Transaction and communication records with other users
- Technical information (such as IP address, geo-location, device type, operating system, browser type, session duration, language, and web-log information)

- URLs of web pages viewed before or after using our site

We use essential cookies and similar technologies to ensure the website functions properly and securely. We do **not** use third-party advertising cookies, nor do we track users for marketing or advertising purposes.

Information We Receive from Third Parties

We do **not** collect or purchase user data from third-party vendors for marketing or enrichment purposes. The only third-party data we may receive is for fraud prevention, payment processing (via Stripe), or to comply with legal obligations. If a third party submits a report or complaint regarding your activity on StuBL, we may receive and process information related to that report solely to review and address the issue.

StuBL does **not** sell, share, or use your personal information for advertising or to enrich user profiles for commercial gain.

3. Our Legal Basis for Using Your Personal Information

We process your personal information only when there is a lawful basis to do so, as required by applicable laws. In most cases, our processing is justified by one or more of the following legal grounds:

- **Consent:** You have given us explicit permission to use your personal information for a specific purpose (for example, when you register for an account or submit verification documents).
- **Contractual necessity:** Processing is necessary to fulfill our contract with you, such as providing access to the platform, facilitating transactions, and delivering services you have purchased or sold.
- **Legal obligations:** We process your information when required to comply with applicable laws and regulations (such as fraud prevention, tax compliance, or responding to legal requests).
- **Legitimate interests:** We may process your information to support our legitimate business interests (such as improving our services, maintaining platform security, and ensuring marketplace integrity), provided that such interests do not override your fundamental rights and freedoms.

StuBL does **not** process your personal information for third-party marketing or advertising purposes, and we do not sell your data to other companies. All processing is conducted in a manner that is proportionate, transparent, and respectful of your privacy rights.

4. How Do We Use The Information Collected?

We use your personal information for the following purposes:

- **To provide and operate the platform:**
We use your information to establish and manage your account, verify your university student status, process transactions, enable communications between users, and deliver our services.
- **To ensure security and marketplace integrity:**
Information is used to monitor, detect, and prevent fraudulent or unauthorized activity,

enforce our Terms of Service, investigate complaints, and maintain a safe environment for all users.

- **To improve and personalize your experience:**
We analyze usage data to develop, enhance, and personalize our services, optimize site functionality, and better understand user preferences and performance.
- **To provide customer support:**
Your information helps us respond to your inquiries, resolve issues, and provide assistance as needed.
- **To comply with legal obligations:**
We retain and process information as required by applicable laws and regulations, including for tax, audit, and fraud prevention purposes.
- **To maintain business records:**
We keep records of transactions and communications to help resolve disputes, troubleshoot problems, and comply with statutory requirements.

StuBL does **not** use your information for third-party advertising or direct marketing, nor do we sell or share your data with other companies for commercial purposes. We do not use third-party advertising cookies.

We will always seek your consent before using your information for any purpose not covered in this Policy.

5. How Long Do We Keep Personal Information?

We retain personal information only for as long as necessary to fulfill the purposes for which it was collected, or as required by law. This typically means:

- **Active Users:**
While you maintain an account with StuBL, we retain your information to provide ongoing services and support.
- **After Account Closure:**
Once your account is closed, we may retain personal data for up to six years to comply with legal, contractual, and regulatory obligations, resolve disputes, prevent fraud, and maintain accurate records of your interactions with us.
- **Legal and Regulatory Requirements:**
Certain information may be kept longer if required by law, regulation, or to defend against legal claims.

When personal information is no longer required, we securely delete or anonymize it in accordance with our data retention policy and applicable regulations⁴.

6. Children

StuBL is available only to users who are at least 18 years of age and legally able to form a binding contract. We do not knowingly collect personal information from children under 18. If we become aware that we have collected information from a child under 18, we will promptly delete such data. If you believe we may have information from or about a child under 18, please contact us

at admin@studentbusinesslink.com. Parents and guardians are encouraged to supervise their children's online activities.

7. Sharing Personal Information with Third Parties

We share your personal information only in the ways described below, and never sell or use your data for third-party advertising or marketing purposes:

- **With other users:**
When you register and create a profile on StuBL, certain information such as your username, university affiliation, profile details, portfolio, and any content you choose to upload or share (such as project listings, reviews, or communications) will be visible to other users and site visitors as part of the platform's collaborative and transactional features. Communications between users (such as messages or project discussions) may be visible to the parties involved.
- **With service providers:**
We share personal information with trusted third-party service providers as necessary to operate the platform and deliver our services. This includes website hosting, payment processing (e.g., Stripe), security, technical support, and customer service. These providers are contractually obligated to use your information only for the purpose of providing their services to StuBL and are not permitted to use it for their own purposes.
- **For legal and compliance purposes:**
We may disclose personal information to law enforcement agencies, regulators, public authorities, or other third parties if required by law, regulation, legal process, or to protect the rights, property, or safety of StuBL, our users, or the public.
- **For payments and fraud prevention:**
Your payment and transaction details are shared with payment processors (such as Stripe) and fraud detection services solely to process payments, prevent fraud, and ensure secure transactions.
- **In business transfers:**
If StuBL undergoes a business transition such as a merger, acquisition, or sale of assets, your personal information may be transferred as part of that process, subject to the protections described in this Policy.

We do not sell, rent, or otherwise disclose your personal information to third parties for advertising, marketing, or profiling purposes.

8. Where We Process Your Personal Information

Your personal information may be stored and processed by StuBL or our service providers in countries outside your home jurisdiction, including countries that may have different data protection laws. When transferring data outside the UK or EEA, we implement appropriate safeguards, such as standard contractual clauses or equivalent measures, to ensure your information remains protected and is treated in accordance with this Policy and applicable law.

9. Cookies

StuBL uses only essential cookies and similar technologies required for the operation, security, and functionality of the website. We do not use third-party advertising or marketing cookies, nor do we track users for advertising purposes. Essential cookies may be used to:

- Maintain user sessions and authentication
- Enable secure transactions
- Support basic site functionality

You can control cookie preferences through your browser settings. For more details, see our Cookie Policy.

10. Do Not Track

StuBL respects browser-based “Do Not Track” (DNT) signals. If your browser sends a DNT request, our platform will honor this preference and will not track your activity for marketing or advertising purposes.

11. External Links

studentbusinesslink.com may contain links to external websites operated by third parties. If you navigate to a third-party site from our platform, any information you provide to that site and any use of that data by the third party are not governed by this Privacy Policy. We have no control over, and are not responsible for, the content, privacy practices, or policies of external sites. We encourage you to review the privacy policies of any third-party websites you visit before submitting personal information. This Policy applies solely to information collected by studentbusinesslink.com.

12. Security

We implement robust technical and organizational measures to protect your personal information and ensure the security of our platform. These measures are designed to prevent unauthorized access, loss, misuse, alteration, or destruction of your data, and include:

- Secure transmission of sensitive information (such as payment details) using encryption
- Regular security reviews and updates to our systems
- Restricted access to personal data, limited to authorized personnel and service providers who are contractually bound to maintain confidentiality and security

While we strive to protect your information, please note that no method of transmission over the internet or electronic storage is completely secure. We cannot guarantee absolute security of your data. Users are responsible for keeping their account credentials confidential and should not share their passwords with anyone. If you have reason to believe your account has been compromised, please contact us immediately.

13. Specific Provisions for EU, EEA and UK Users

If you are located in the EU, EEA, or UK, the following provisions apply in accordance with the General Data Protection Regulation (GDPR):

- **Data Controller:** StuBL LLC is the controller of your personal data.
- **Your Rights:**

- To obtain information about how your personal information is processed and to receive a copy
- To rectify inaccurate or incomplete personal information
- To request deletion of your personal information in certain circumstances
- To restrict processing where you contest accuracy, processing is unlawful, or data is no longer needed
- To object to processing based on legitimate interests or for direct marketing purposes
- To request data portability, where applicable
- To obtain information about safeguards for data transfers outside the EEA

You may exercise your rights by contacting us as described in the “Contact Us” section. We may require additional information to verify your identity before fulfilling your request. You also have the right to lodge a complaint with your local data protection authority.

Please note that some rights may be subject to limitations under applicable laws, and we may retain certain information where required for legal, accounting, or fraud prevention purposes.

14. Specific Provisions for US Residents

This section applies to US residents and reflects the evolving landscape of US state privacy laws, including those taking effect in 2025. Over the past twelve (12) months, StuBL has collected the following categories of personal information from users:

- **Information you provide:**
Identifiers (such as name, email address, university affiliation), contact details, education information, payment and transaction data, and any content or files you upload.
- **Information collected through use of the platform:**
Online identifiers (such as IP address), device and browser information, usage data (such as session times, pages viewed, and actions taken), and commercial information related to your transactions and communications.
- **Information from third parties:**
We may receive limited information from service providers (such as payment processors or fraud prevention partners) as necessary for business operations, security, or legal compliance.

We use this information only for the business purposes described in this Policy, such as providing and securing our services, processing transactions, and complying with applicable laws. We do **not** sell or share your personal information for advertising or marketing purposes.

Your Rights:

Depending on your state of residence and subject to certain exceptions, you have the right to:

- Request access to the personal information we have collected about you over the past 12 months.

- Request deletion of your personal information, subject to legal or contractual retention requirements.
- Correct inaccurate personal information.
- Request information about our data collection, use, and disclosure practices.
- Not be discriminated against for exercising your privacy rights.

To exercise these rights, or to submit a request through an authorized agent, please contact us as outlined in the “Contact Us” section. We will verify your identity before fulfilling any request, and may require additional documentation if you use an authorized agent.

15. Deleting or Updating Personal Information

You have the right to update or request deletion of your personal information, subject to applicable legal obligations. You can:

- **Update your information:**
Log in to your StuBL account and use the profile settings to correct or update your details. If you believe any information is inaccurate or incomplete, please notify us, and we will investigate and correct it as necessary.
- **Delete your information:**
To request deletion of your account or personal data, please contact us at admin@studentbusinesslink.com. We will verify your identity before processing your request. Some information may be retained for legal, regulatory, or legitimate business purposes, such as dispute resolution, fraud prevention, or compliance with statutory obligations.

Please note that content you have shared with other users or made public may remain visible or accessible in cached or archived pages, or may have been copied by other users, even after you delete your account.

16. Contact Us

To exercise your rights regarding your personal information, or if you have any questions or concerns about this Privacy Policy, please contact us at:

Email: admin@studentbusinesslink.com

Please include all relevant details in your request to ensure prompt and accurate handling. We will respond to your inquiry in accordance with applicable laws and our internal policies and procedures. If you have questions or comments about this Policy, email our team at admin@studentbusinesslink.com, and we will make every effort to reply within a reasonable timeframe.