

Privacy Policy

Effective Date: September 19, 2025

1. Our Commitment to Your Privacy

This Privacy Policy explains how A&F Business Consulting Inc. ("we," "us," or "our") collects, uses, and protects your Personal Information when you visit our website, use our services, or interact with our communications including SMS messaging. We are committed to protecting your privacy and ensuring that your Personal Information is handled in a safe and responsible manner. This policy complies with United States federal privacy laws and the specific privacy regulations of the Commonwealth of Massachusetts.

2. About Our Business and Communications

Industry & Messaging Use Case

A&F Business Consulting Inc. operates in the Business Consulting & Marketing Services industry, serving small business owners across the United States.

Our Communication Channels:

- Website interactions and online service requests
- Email communications for newsletters, updates, and correspondence
- SMS messaging for time-sensitive communications
- Phone communications for consultations and support

SMS Communications Use Cases:

Our SMS communications are used for legitimate business purposes including:

- Appointment reminders and confirmations
- Event updates and invitations
- Business tips and offers for clients
- Service updates and important notifications
- Client support and follow-up communications

3. Who This Policy Applies To

This policy applies to all individuals whose Personal Information we process, including:

- Website visitors and users
- Service users and clients

- SMS and email subscribers
- Contact form users
- Phone contacts

4. Information We Collect

We collect information that identifies, relates to, or could reasonably be linked with you ("Personal Information") through various channels.

Category of Personal Information	Examples	How We Collect It
Contact Information	Name, email address, phone number, company name, mailing address	Contact forms, service inquiries, opt-in forms, consultations
Technical Information	IP address, browser type, device information, operating system	Automatically when you visit our website
Website Activity	Pages visited, time spent on site, links clicked, referral sources	Analytics tools and cookies
Communication Records	Messages sent through forms, email correspondence, SMS messages	Communication platforms and direct submission
Service Information	Business details, consulting needs, project information	Service consultations and agreements
Marketing Preferences	Communication preferences, interests, engagement data	Preference centers and interaction tracking

Sensitive Information: We do not intentionally collect sensitive personal information such as Social Security numbers, financial account information, or health data unless specifically required for our services and provided with your explicit consent.

5. How We Use Your Information

We use your Personal Information for legitimate business purposes including:

- Service delivery and client relationship management

- Communication and customer support
- SMS messaging for appointments, tips, events, and updates (opt-in required)
- Email marketing and newsletters (CAN-SPAM compliant)
- Website operation and maintenance
- Analytics and service improvement
- Legal compliance and regulatory requirements
- Security and fraud prevention

6. SMS Messaging and A2P Compliance

SMS Opt-In Process:

- We only send SMS messages to users who have explicitly opted in
- Opt-in requires clear consent through website forms, service agreements, or verbal consent
- We maintain records of all opt-in consents

SMS Message Types:

- Transactional: Appointment confirmations, service updates, account notifications
- Marketing: Business tips, promotional offers, event invitations (requires separate opt-in)
- Informational: Industry updates, educational content, company news

SMS Opt-Out:

- Reply "STOP" to any SMS message to opt out immediately
- We will process opt-out requests immediately and confirm unsubscription
- You may also opt out by contacting us directly

SMS Data Handling:

- We use reputable SMS service providers who comply with industry standards
- SMS messages and phone numbers are stored securely
- We do not share your phone number with third parties for their marketing purposes

7. Cookies and Tracking Technologies

Our website uses cookies and similar tracking technologies to enhance your browsing experience.

Types of Cookies:

- **Essential Cookies:** Necessary for basic website functionality and security
- **Analytics Cookies:** Help us understand website usage patterns
- **Marketing Cookies:** Used for relevant advertisements and campaign tracking
- **Preference Cookies:** Remember your settings and preferences

Cookie Controls:

You can control cookies through your browser settings. Note that disabling certain cookies may limit website functionality.

8. How We Share Your Information

We do not sell, rent, or trade your Personal Information. We may share your information only in limited circumstances:

- **Service Providers:** Trusted third-party companies that help us operate our business (web hosting, email delivery, SMS services, analytics, payment processing)
- **Payment Processors:** We use third-party payment processors that are PCI-DSS compliant
- **Legal Requirements:** When required by law, court order, subpoena, or other legal process
- **Business Protection:** To protect our rights, property, safety, or that of our users
- **Business Transfers:** In the event of merger, acquisition, or sale of assets (with notice)

9. Your Privacy Rights

You have important rights regarding your Personal Information:

- **Right to Access:** Request a copy of your Personal Information
- **Right to Correction:** Ask us to correct inaccurate information
- **Right to Deletion:** Request deletion of your Personal Information (subject to exceptions)
- **Right to Opt-Out:** Unsubscribe from marketing communications at any time
- **Right to Data Portability:** Receive your data in a portable format
- **Right to Restrict Processing:** Request limitations on how we use your information

California Residents (CCPA Rights)

California residents have additional rights under the CCPA:

- **Right to Know:** Request detailed information about our data practices

- Right to Delete: Request deletion of Personal Information
- Right to Opt-Out of Sale: We do not sell Personal Information
- Right to Non-Discrimination: We will not discriminate for exercising privacy rights

Massachusetts Residents

We comply with Massachusetts Data Protection Regulation (201 CMR 17.00) and maintain comprehensive security measures. Massachusetts residents have the right to be notified of data breaches in accordance with state law.

10. Data Security and Protection

We implement comprehensive security measures to protect your Personal Information:

Technical Safeguards: Encryption, secure servers, access controls, security monitoring

Administrative Safeguards: Employee training, limited access policies, security reviews

Physical Safeguards: Secure facilities, controlled access, secure document disposal

11. Data Retention

We retain Personal Information only as long as necessary:

- Contact submissions: Up to 3 years
- Email subscriptions: Until you unsubscribe
- SMS subscriptions: Until you opt out
- Service records: As required for business and legal purposes
- Analytics data: Aggregated data may be retained indefinitely

12. Children's Privacy

Our services are not directed to children under 13. We do not knowingly collect information from children under 13. If we become aware of such collection, we will take immediate steps to delete the information.

13. Third-Party Links and Services

Our website may contain links to third-party websites. This Privacy Policy does not apply to external sites. We encourage you to review their privacy policies.

14. International Data Transfers

If you access our services from outside the United States, your information may be transferred to, stored, and processed in the United States.

15. Email Communications and CAN-SPAM Compliance

We comply with the CAN-SPAM Act for all commercial emails:

- Clear sender identification
- Accurate subject lines
- Physical address inclusion
- Easy unsubscribe options (processed within 10 business days)
- Clear advertisement identification

16. Accessibility

We are committed to making our privacy practices accessible. If you need this policy in an alternative format, please contact us.

17. Changes to This Privacy Policy

We may update this policy from time to time. Changes will be posted on our website with an updated effective date. For material changes, we will provide appropriate notice.

18. Contact Us

For questions, concerns, or requests regarding this Privacy Policy:

- **Email:** fernanda@afbusinessconsulting.com
- **Phone:** 774-279-4400
- **Mail:** 21 Main St. Ste 103, Ashland, MA 01721

For privacy-related requests, please include "Privacy Request" in your email subject line.

19. References

1. [FTC Fair Information Practice Principles](#)
2. [CTIA Messaging Principles and Best Practices](#)
3. [CAN-SPAM Act: A Compliance Guide for Business](#)
4. [Massachusetts Data Protection Regulation \(201 CMR 17.00\)](#)

5. [Massachusetts General Law c. 93H](#)
6. [California Consumer Privacy Act \(CCPA\)](#)
7. [Massachusetts Consumer Protection Act \(Chapter 93A\)](#)
8. [Children's Online Privacy Protection Act \(COPPA\)](#)