

Privacy Policy

Version 3.1 · Effective August 2026

STOCK CARD, INC. d/b/a VEXLAB

PRIVACY POLICY

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This Privacy Policy explains how Stock Card, Inc., doing business as VexLab (“VexLab,” “we,” “us,” or “our”), collects, uses, and shares information about you when you visit vexlab.ai (the “Site”), enroll in or use our services, or otherwise interact with us. By using the Site or our services, you agree to this Policy.

1. Who We Are and How to Contact Us

VexLab provides managed content packaging services for YouTube creators. If you have questions about this Policy or about your information, you can contact us at admin@vexlab.ai.

2. Information We Collect

2.1 Information you provide

When you enroll, contact us, or use our services, we collect information you give us, including your name, business name, email address, billing address, the YouTube channel or channels you engage us to work on, and the content of your communications with us.

2.2 Payment information

We use Stripe to process payments. Stripe collects and processes your payment card and billing details under its own privacy terms. We do not store full payment card numbers; we receive limited information such as billing contact details and a record of your transactions and subscription.

2.3 Channel and platform data

To provide our services, and with your authorization, we access data from your YouTube channel and related accounts, including channel settings, video metadata, performance metrics, and analytics, through access you grant us (such as YouTube Studio editor access) and platform interfaces such as the YouTube Data API. We use this data to perform and measure the services.

2.4 Information collected automatically

When you visit the Site, we and our providers automatically collect certain information, such as your IP address, device and browser type, pages viewed, referring pages, and interactions with the Site, using cookies and similar technologies.

2.5 Information from third parties

For business development, we may collect information about creators and businesses from publicly available sources and third-party data providers, including names, business or channel details, and professional contact information, which we use to identify and reach out to potential clients.

2.6 YouTube Data API research (Scout and Signal)

In addition to the client-service use described in §2.3, VexLab operates internal analytics tools that use the YouTube Data API v3 to research publicly-available information about YouTube channels and videos for the purpose of identifying high-performing creators in our focus verticals (finance, business, and technology).

- **Data accessed:** Only publicly-available metadata, channel names, handles, descriptions, subscriber counts, thumbnail URLs; video titles, view counts, publish dates, duration, thumbnail URLs. VexLab does not access user-authenticated data, viewing history, private videos, or OAuth-scoped individual accounts for this research use.
- **How used:** Internally to identify channels for outreach research (“Scout”). VexLab also plans to publish a public daily leaderboard of high-velocity videos in our focus verticals (“Signal”), displaying VexLab-derived analytics scores alongside publicly-available metadata. Signal is not currently live; its launch is pending YouTube API Compliance Audit approval.
- **Data retention:** Raw metadata is deleted or refreshed within 30 days in accordance with YouTube API Services policies. VexLab does not retain derived analytics metrics beyond that window unless and until VexLab is accepted as an audited developer under YouTube’s derived-metrics amendment, at which point accepted statistical metrics may be retained for up to 36 months as that policy permits.
- **Channel owner opt-out:** If you own a YouTube channel and prefer VexLab exclude your channel from Scout’s research pool or the Signal leaderboard, contact admin@vexlab.ai with your channel URL. We will exclude your channel within 7 business days and confirm removal.
- **Third-party terms:** VexLab’s use of YouTube Data API Services is subject to the [YouTube Terms of Service](#). For information about how Google collects and uses data through YouTube API Services, please refer to the [Google Privacy Policy](#).

3. How We Use Information

We use the information we collect to:

- Provide, operate, maintain, and improve our services;
- Set up and manage accounts, subscriptions, and billing, and process payments and send invoices;
- Communicate with you, including service and account messages and, where permitted, marketing;

- Measure and report on channel performance and deliver the services;
- Conduct business development and outreach to potential clients;
- Maintain the security and integrity of our Site and services; and
- Comply with legal obligations and enforce our agreements.

4. Artificial Intelligence Tools

We use a combination of human expertise and artificial intelligence tools, including third-party AI and machine-learning platforms and our own internally developed tools, to provide our services. To do this, we may submit content and information reasonably necessary for the services to these tools, subject to their terms and data-handling practices. We use commercially reasonable efforts to select providers with reasonable data-protection commitments and, where available, to disable the use of your data to train third-party models. We may also use aggregated and de-identified data to operate and improve our tools and services; such data does not identify you.

5. How We Share Information

We do not sell your personal information. We share information only in the following circumstances:

- Service providers: with vendors who help us run our business, such as payment processing (Stripe), cloud storage and collaboration (such as Google and Slack), customer-relationship and outreach tools, analytics providers, and AI tool providers, who process information on our behalf.
- Legal and safety: when required by law or legal process, or to protect the rights, property, or safety of VexLab, our clients, or the public.
- Business transfers: in connection with a merger, acquisition, financing, or sale of assets, information may be transferred as part of that transaction.
- With your direction: when you ask us to share information or make it public, for example a case study you have approved.

6. Cookies and Analytics

The Site uses cookies and similar technologies to operate the Site, remember your preferences, and understand usage. You can control cookies through your browser settings, though disabling some cookies may affect Site functionality. We may use analytics services to understand how the Site is used.

7. Data Retention

We retain information for as long as needed to provide the services, maintain our business records, comply with legal obligations, resolve disputes, and enforce our agreements. When information is no longer needed, we delete or de-identify it.

8. Security

We use reasonable administrative, technical, and organizational measures designed to protect information. No method of transmission or storage is completely secure, and we cannot guarantee absolute security.

9. Your Choices and Rights

You may request access to, correction of, or deletion of your personal information, and you may opt out of marketing emails using the unsubscribe link or by contacting us. Depending on where you live, you may have additional rights under applicable law. We will respond as required by law and may need to verify your identity before acting on a request. You can reach us at admin@vexlab.ai.

California residents

If you are a California resident, you have rights under the California Consumer Privacy Act, as amended, including the right to know what personal information we collect, use, and disclose; the right to request deletion or correction; and the right to opt out of the sale or sharing of personal information. We do not sell or share your personal information as those terms are defined under California law. We will not discriminate against you for exercising these rights.

EEA and UK residents

If you are in the European Economic Area or the United Kingdom, you may have rights to access, correct, delete, restrict, or object to our processing of your personal data, and to data portability. Our legal bases for processing include performing our contract with you, our legitimate interests in operating and promoting our business, your consent where applicable, and compliance with legal obligations. You may contact us to exercise these rights or lodge a complaint with your local supervisory authority.

10. Children's Privacy

Our Site and services are intended for businesses and creators and are not directed to children. We do not knowingly collect personal information from children under 16. If you believe a child has provided us with information, contact us and we will delete it.

11. International Data Transfers

We are based in the United States and process information there. If you access our Site or services from outside the United States, you understand that your information may be transferred to and processed in the United States and other countries, which may have data-protection laws different from those in your own country.

12. Third-Party Links and Services

Our Site and communications may link to third-party sites and services that we do not control. Their privacy practices are governed by their own policies, and we are not responsible for them.

13. Changes to This Policy

We may update this Policy from time to time. When we do, we will change the effective date below and, for material changes, take any additional steps required by law. Your continued use of the Site or services after an update means you accept the revised Policy.

14. Contact Us

Questions or requests about this Policy or your information can be sent to VexLab at admin@vexlab.ai. This is Version 3.1 of this Policy, effective August 2026.