

# **PRIVACY POLICY**

MONAT Global Corp

Thank you for choosing to be part of our community at MONAT Global Corp ("MONAT", "Company", "we", "us", or "our"). We are committed to protecting your personal information and your right to data privacy. If you have any questions or concerns about our Privacy Policy or our practices with regards to your personal information, please contact us at <a href="mailto:dpo@monatglobal.com">dpo@monatglobal.com</a>.

This Privacy Policy applies to all information collected through our website, our mobile application, Facebook application, and/or any related services, sales, marketing or events (we refer to them collectively in this Privacy Policy as the "Sites").

This Privacy Policy describes to you what information we collect, how we use it and what rights you have in relation to it. If there are any terms in this Privacy Policy that you do not agree with, please discontinue use of our sites and our services immediately.

PLEASE READ THIS PRIVACY POLICY CAREFULLY.

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## WHAT INFORMATION DO WE COLLECT?

# Personal information you disclose to us

*In Short:* We collect personal information that you provide to us such as name, address, contact information, passwords and security data, and payment information.

We collect personal information that you voluntarily provide to us when registering at the Sites or Apps, expressing an interest in obtaining information about us or our products and services, when participating in activities on the Sites (such as posting messages in our online forums or entering competitions, contests or giveaways) or otherwise contacting us.

The personal information that we collect depends on the context of your interactions with us and the Sites, the choices you make and the products and features you use. The personal information we COLLECT can include the following:

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**Name and Contact Data.** We collect your first and last name, date of birth, your social security number, email address, postal address, phone number, and other similar contact data.

**Credentials.** We collect passwords, password hints, and similar security information used for authentication of your account with Us and to provide you account access.

Payment Data. We collect data necessary to process your payment if you make purchases, such as your payment instrument number (such as a credit card number), and the security code associated with your payment instrument. All payment data is stored by Our payment processor, Payvision B.V., and you should review its Privacy Policies and contact the payment processor directly to respond to your questions.

All personal information that you provide to us must be true, complete and accurate, and you must notify us of any changes to such personal information.

# Information automatically collected

*In Short:* Some information – such as IP address and/or browser and device characteristics – is collected automatically when you visit our websites.

We automatically collect certain information when you visit, use or navigate the Sites. This information does not reveal your specific identity (like your name or contact information) but may include device and usage information, such as your IP address, browser and device characteristics, operating system, language preferences, referring URLs, device name, about how and when you use our Site and other technical information. This information is primarily needed to maintain the security and operation of our Sites, and for our internal analytics and reporting purposes.

Like many businesses, we also collect information through cookies and similar technologies. You can find out more about this in our **Cookies Policy**.

#### Information collected through our Apps

*In Short:* We may collect information regarding your mobile device, push notifications, and Facebook permissions when you use our apps.

If you use our Apps, we may also collect the following information:

- Mobile Device Data. We may automatically collect device information (such as your mobile device ID, model and manufacturer), operating system, version information and IP address.
- Push Notifications. We may request to send you push notifications regarding your account or the mobile application. If you wish to opt-out from receiving these types of communications, you may turn them off in your device's settings.

## Information collected from other Sources

*In Short:* We may collect limited data from public databases, marketing partners, social media platforms, and other outside sources.

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We may obtain information about you from other sources, such as public databases, joint marketing partners, social media platforms (such as Facebook), as well as from other third parties. Examples of the information we receive from other sources include: social media profile information (your name, gender, birthday, email, current city, state and country, user identification numbers for your contacts, profile picture URL and any other information that you choose to make public); marketing leads and search results and links, including paid listings (such as sponsored links).

# HOW DO WE USE YOUR INFORMATION?

*In Short:* We process your information for purposes based on legitimate business interests, the fulfillment of our contract with you, compliance with our legal obligations, and/or your consent.

We use personal information collected via Our Sites for a variety of business purposes described below. We process your personal information for these purposes in reliance on our legitimate business interests ("Business Purposes"), in order to enter into or perform a contract with you ("Contractual"), with your consent ("Consent"), and/or for compliance with our legal obligations ("Legal Reasons"). We indicate the specific processing grounds we rely on next to each purpose listed below.

We use the information we collect or receive:

- To send you marketing and promotional communications for Business Purposes and/ or with your Consent. We and/or Our third party marketing partners may use the personal information you send to us for Our marketing purposes, if this is in accordance with your marketing preferences. You can opt-out of Our marketing emails at any time (see the "Your Privacy Rights" below).
- To send administrative information to you for Business Purposes, Legal Reasons and/or possibly Contractual. We may use your personal information to send you product, service, and new feature information and/or information about changes to Our terms, conditions, and policies.
- Fulfill and manage your orders for Contractual reasons. We may use your information to fulfill and manage your orders, payments, returns, and exchanges made through the Sites.
- To post testimonials, with your Consent. We post testimonials on our Sites that may contain personal information. Prior to posting a testimonial, we will obtain your consent to use your name and testimonial. If you wish to update, or delete your testimonial, please contact us at <a href="mailto:recognition@monatglobal.com">recognition@monatglobal.com</a> and be sure to include your name, testimonial location, and contact information.
- **Deliver targeted advertising to you** for our Business Purposes and/or with your Consent. We may use your information to develop and display content and advertising (and work with third parties who do so) tailored to your interests and/or location and to measure its effectiveness. For more information, see our **Cookies Policy**.
- Administer prize draws and competitions for our Business Purposes and/or with your Consent. We may use your information to administer prize draws and competitions when you elect to participate in competitions.

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- Request Feedback for our Business Purposes and/or with your Consent. We may use your information to request feedback and to contact you about your use of our Sites.
- To protect our Sites for Business Purposes and/or Legal Reasons. We may use your information as part of our efforts to keep our Sites safe and secure (for example, for fraud monitoring and prevention).
- To enable user-to-user communications with your consent. We may use your information in order to enable user-to-user communications with each user's consent.
- To enforce our terms, conditions and policies for Business Purposes, Legal Reasons and/or possibly Contractual.
- To respond to legal requests and prevent harm for Legal Reasons. If we receive a subpoena or other legal request, we may need to inspect the data we hold to determine how to respond.
- For other Business Purposes. We may use your information for other Business Purposes, such as data analysis, identifying usage trends, determining the effectiveness of our promotional campaigns and to evaluate and improve Our Sites, products, services, marketing and your experience.

#### WILL YOUR INFORMATION BE SHARED WITH ANYONE?

*In Short:* We only share information with your consent, to comply with laws, to protect your rights, or to fulfill Our business obligations.

We only share and disclose your information in the following situations:

- Compliance with Laws. We may disclose your information where we are legally required to do so in order to comply with applicable law, governmental requests, a judicial proceeding, court order, or legal process, such as in response to a court order or a subpoena (including in response to public authorities to meet national security or law enforcement requirements).
- Vital Interests and Legal Rights. We may disclose your information where we believe it is necessary to investigate, prevent, or take action regarding potential violations of Our policies, suspected fraud, situations involving potential threats to the safety of any person and illegal activities, or as evidence in litigation in which we are involved.
- Vendors, Consultants and Other Third-Party Service Providers. We may share your data with third party vendors, service providers, contractors or agents who perform services for Us or on Our behalf and require access to such information to do that work. Examples include: payment processing, data analysis, email delivery, hosting services, customer service and marketing efforts. We may allow selected third parties to use tracking technology on the Sites, which will enable them to collect data about how you interact with the Sites over time. This information may be used to, among other things, analyze and track data, determine the popularity of certain content and better understand online activity. Unless described in this Policy, we do not share, sell, rent or trade any of your information with third parties for their promotional purposes.

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- Cross Border Transfers. We transfer personal data to various jurisdictions as necessary for the purposes described above, including to jurisdictions that may not provide the same level of data protection as your home country. We provide appropriate protections for cross-border transfers as required by applicable law for international data transfers.
- Business Transfers. We may share or transfer your information in connection with, or during negotiations of, any merger, sale of company assets, financing, or acquisition of all or a portion of our business to another company.
- Affiliates. We may share your information with our affiliates, in which case we will require those affiliates to honor this Privacy Policy. Affiliates include Our parent company and any subsidiaries, joint venture partners or other companies that we control or that are under common control with Us.
- Business Partners. We may share your information with our business partners to offer you certain products, services or promotions.
- With your Consent. We may disclose your personal information for any other purpose with your consent.
- Other Users. When you share personal information (for example, by posting comments, contributions or other content to the Sites) or otherwise interact with public areas of the Site [or App], such personal information may be viewed by all users and may be publicly distributed outside the Site in perpetuity. If you interact with other users of Our Sites and register through a social network (such as Facebook), your contacts on the social network will see your name, profile photo, and descriptions of your activity.

#### DO WE USE COOKIES AND OTHER TRACKING TECHNOLOGIES?

*In Short:* We may use cookies and other tracking technologies to collect and store your information.

We may use cookies and similar tracking technologies (like web beacons and pixels) to access or store information. Specific information about how we use such technologies and how you can refuse certain cookies is set out in Our **Cookies Policy**.

# WHAT IS OUR STANCE ON THIRD-PARTY WEBSITES?

*In Short:* We are not responsible for the safety of any information that you share with third-party providers who advertise, but are not affiliated with, our websites.

The Sites may contain advertisements from third parties that are not affiliated with us and which may link to other websites, online services or mobile applications. We cannot guarantee the safety and privacy of data you provide to any third parties. Any data collected by third parties is not covered by this privacy policy. We are not responsible for the content or privacy and security practices and policies of any third parties, including other websites, services or applications that may be linked to or from the Sites. You should review the policies of such third parties and contact them directly to respond to your questions.

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#### HOW LONG DO WE KEEP YOUR INFORMATION?

*In Short:* We keep your information for as long as necessary to fulfill the purposes outlined in this privacy policy unless otherwise required by law.

We will only keep your personal information for as long as it is necessary for the purposes set out in this Privacy Policy, unless a longer retention period is required or permitted by law (such as tax, accounting or other legal requirements). No purpose in this Policy will require us keeping your personal information for longer than 3 years for contractual purposes and 3 years for marketing activities for the period of time in which you have an account with us and 3 years past the termination of your account in order to satisfy certain tax and legal regulatory requirements.

When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymize it, or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible.

#### HOW DO WE KEEP YOUR INFORMATION SAFE?

*In Short:* We aim to protect your personal information through a system of organizational and technical security measures.

We have implemented appropriate technical and organizational security measures designed to protect the security of any personal information we process. However, please also remember that we cannot guarantee that the internet itself is 100% secure. Although we will do Our best to protect your personal information, transmission of personal information to and from Our Sites is at your own risk. You should only access the services within a secure environment.

# DO WE COLLECT INFORMATION FROM MINORS?

*In Short:* We do not knowingly collect data from or market to children under 13 years of age.

We comply with the Children's Online Privacy Protection Act of 1998. The Site is not directed to individuals under the age of thirteen (13), and we request that such individuals not provide personal information through the Site. If you are under 13 years of age, you may browse our Site; however, you may not provide personal information to us. For example, you cannot register or make a purchase. This policy is designed to protect children. Federal law requires us to take special steps to safeguard children's privacy. For more information about this federal law and about children's privacy, visit the Federal Trade Commission. If you register with us and we discover that you are under 13, we will delete such registration. If you are under 13 and want to make a purchase, please ask a parent or guardian to place the order for you.

## WHAT ARE YOUR PRIVACY RIGHTS?

*In Short:* You have rights that allow you greater access to and control over your personal information. You may review, change, or terminate your account at any time.

You can manage your profile and email preferences, including "opting out" of email by contacting us using the information in the "Account Information" section below. For California residents, please consult the "What are your California Privacy Rights" section for additional considerations.

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Our processing of your data is based upon your consent, contract performance (e.g., your purchase of products or membership sign-up/renewal), legitimate business interest (e.g., direct marketing of goods and services), or compliance with law. You have the right to object to our processing of your data or to restrict our processing of your data. In addition, if you have consented to the processing of your personal data, you have the right to withdraw your consent at any time.

It is important for you to play a role in keeping your information safe and secure. When signing up for an online account, please be sure to choose an account password that is hard for others to guess and never reveal it to anyone else. If you use a shared or public computer, never choose to have your login ID or password remembered and make sure to log out of your account every time you leave the computer.

# WHAT ARE YOUR CALIFORNIA PRIVACY RIGHTS?

Under California Law, California residents have the right to request in writing from businesses with whom they have an established business relationship: (a) a list of the categories of personal information, such as name, email and mailing address and the type of services provided to the customer, that a business has disclosed to third parties (including affiliates that are separate legal entities) during the immediately preceding calendar year for the third-parties' direct marketing purposes; and (b) the names and addresses of all such third parties. To request the above information, please contact us at <a href="mailto:dpo@monatglobal.com">dpo@monatglobal.com</a>. We will respond to these requests within forty-five (45) days. Requests that come by other means may result in a delayed response. Verification of your request may require that you disclose additional personal information.

California law also provides that California residents are entitled to know how the <a href="http://www.americascre.com/">http://www.americascre.com/</a> website responds to "Do Not Track" browser settings. Like many other websites and online services, this website does not currently alter its practices when it receives "Do Not Track" signals.

When you visit a website in any browser, you automatically share information with that website, such as cookies, your IP address, and other standard PC information. If the website contains content provided by a third-party website (for example, a map, advertisement, or web measurement tools such as web beacon or scripts), some information about you may be automatically sent to the content provider. This type of arrangement has several benefits: for example, you can access third-party content conveniently, and the presence of advertising on a website you're visiting may let the website provide access to premium content at no charge. There can, however, be an impact on your privacy as a result, because it is possible for the content providers to track you across multiple websites.

When the Do No Track feature in Internet Explorer is turned on, Internet Explorer will send you a Do Not Track request to the websites you visit and to the third parties whose content is hosted on those Sites to let the Sites know that you would prefer not to be tracked. Websites may continue to engage in activities you might view as tracking even though you have expressed this preference, depending on your websites' privacy practices. Websites may ask for permission for an exception from Do Not Track. You can clear the websites you have exempted at any time.

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#### To turn the Do Not Track feature on or off:

- 1. On your computer, open Chrome.
- 2. At the top right, click MORE: > Settings.
- 3. At the bottom, click Advanced.
- 4. Under "Privacy and Security," turn Send a "Do Not Track" request with your browsing traffic on or off.

#### **Account Information**

You may at any time review or change the information in your account or cancel your membership by:

- · Logging into your account settings and updating your account to change the information.
- Contacting us using the contact information provided below.
- Contacting Our Customer Service Department to cancel your membership of service since you may not cancel your membership through our Sites. To cancel your membership, please contact Our Customer Service Department at 1 (888) 867-9987; Monday through Friday: 8:00 a.m. to 11:00 p.m. EST and Saturdays from 8:00 a.m. to 5:00 p.m. EST.

Upon your request to cancel your membership or account, we will deactivate or delete your account and information from our active databases. However, some information may be retained in our files to prevent fraud, troubleshoot problems, assist with any investigations, enforce our Terms of Use and/or comply with legal requirements.

<u>Cookies and similar technologies:</u> Most Web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove cookies and to reject cookies. If you choose to remove cookies or reject cookies, this could affect certain features or services of Our Sites. To opt-out of interest-based advertising by advertisers on our Site visit <a href="http://www.aboutads.info/choices/">http://www.aboutads.info/choices/</a>. For further information, please see Our **Cookies Policy**.

Opting out of email marketing: You can unsubscribe from Our marketing email list at any time by clicking on the unsubscribe link in the emails that we send or by contacting us using the details provided below. You will then be removed from the marketing email list – however, even after you opt-out from receiving marketing messages from Us, you may continue to receive transactional and product-related messages. You can also opt-out by:

Contacting Us using the contact information provided below

#### DO WE SELL YOUR INFORMATION?

We do not sell personal information that is collected by, used by, or shared with Us.

#### DO WE MAKE UPDATES TO THIS POLICY?

*In Short:* Yes, we will update this policy as necessary to stay compliant with relevant laws.

We may update this privacy policy from time to time. The updated version will be indicated by an updated "Revised" date and the updated version will be effective as soon as it is accessible. If we make material changes to this Privacy Policy, we may notify you either by prominently posting a notice of such changes or by directly sending you a notification. We encourage you to review this Privacy Policy frequently to be informed of how we are protecting your information.

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# HOW CAN YOU CONTACT US ABOUT THIS POLICY?

If you have questions or comments about this policy, email us Our Privacy Officer at <a href="mailto:dpo@monatglobal.com">dpo@monatglobal.com</a> or by post to:

MONAT Global Corp Attn: Data Protection Officer 3470 NW 82 Avenue, Suite 910 Miami, Florida 33122

#### **REVISIONS**

This policy may be revised and updated by MONAT from time to time in MONAT's sole and absolute discretion. All such changes shall be effective once published by MONAT.

# GOVERNING LAW, JURISDICTION AND VENUE

This Site is created and controlled by us in the State of Florida. The laws of the State of Florida govern these Terms of Use, without giving effect to any principles of conflicts of laws. You agree that any action at law or in equity arising out of or relating to these Terms of Use or the Site shall be filed, and that venue properly lies, only in the State or Federal courts located in Miami-Dade County, State of Florida, and you hereby consent and submit to the personal jurisdiction of such courts for the purposes of litigating any such action.

Last Revised: March 18, 2020