



Privacy Policy

Last Updated on September 1, 2021

NOTICE: Please read the Privacy Policy set forth below carefully, as it is designed to provide important information on how and why we collect, use, store and share your personal information. It also outlines the rights you can exercise regarding your personal information and how you can contact us if you have any questions or complaints.

The Privacy Policy set forth below is legally binding. By visiting, viewing or using this website and/or by using any program, product, course or service from us, you agree to be bound by this Privacy Policy.

Your privacy is important to SEMBA LLC (“Company”, “we”, “us”, or “our”), which operates www.activateyourmoney.net.

We use the term “personal information” to refer to data we collect that may, directly or indirectly, identify, describe, relate to or be associated with you. This privacy policy (“Privacy Policy”) applies to personal information we collect when you interact with us through different means, including by visiting and using our website. The term “you” refers to any visitor, viewer or user of the website and/or any user of any Product. Please note that we cannot control the privacy practices of websites and services that we do not own.

Please read the entire Privacy Policy before you visit or use the website or perform any Actions (as defined below). By visiting the website or performing any Actions (as defined below), you consent to the terms of this Privacy Policy. This Privacy Policy was created with the help of [Plug and Law](#) and [Privacy Policy Solutions](#).

INFORMATION WE COLLECT AND HOW WE COLLECT IT

The following describes the categories of personal information we collect and how we collect such information.

Information You Provide. We collect information you provide to us directly. This includes information you provide when you (i) receive any free or purchase any paid programs, products, courses or services from us (each, a “Product”), (ii) sign up to receive any emails, (iii) comment on any posts or otherwise communicate with us on any social media platform, (iv) register for presentations or classes, (v) fill out any forms, (vi) access public or private membership groups, including those hosted via a third-party platform (i.e., Facebook), (vii) sign up to become our affiliate partner, (viii) respond to any survey, (ix) participate in any contest or sweepstakes, or (x) contact us through any other means, including via an online form, phone call, or email (collectively, the “Actions”).

Examples of data we may receive include your first name, last name, telephone number, email address, shipping address, billing address, physical address (such as your address, state, province, ZIP/postal code and city), date of birth, gender, account name, billing information (such as your credit card number), financial information, Social Security Number, Tax Identification Number,

Employer Identification Number, PayPal address, social media information, and other information you provide to us through survey responses, feedback, reviews and other means of communication.

Information Collected Automatically. We collect some data automatically when you visit or use our website or open or respond to our emails. For example, we may automatically collect information when you open or respond to our emails, make a choice with respect to communications we send to you, visit any page that displays our content, provide information to our service providers or purchase or return a Product.

Information from Third Party Sites. We collect some data when you connect with us, comment on or like our posts or otherwise interact with us on any social media platform, or when you access public or private membership groups hosted on a third-party platform (i.e., Facebook). Examples of data we may receive include your profile information, profile picture, social media information, social media handles or nicknames, name, purchase history, email address, device identifiers and demographic information.

Information from Internet or Other Electronic Network Activity. We automatically collect some data about your computer or mobile device when you access our website. Examples of data we may receive include your Internet Protocol (“IP”) address, browser type, browser version, cookies from your browser, unique device identifiers, web browser software (i.e., Google Chrome), information about the referring website, the date, time and length of your visit, including the specific pages you visit, information on how you interact with the website, Products and tools and other diagnostic data. Examples of additional data we may receive when you access our website through a mobile device include the type of mobile device you are using, the unique mobile device ID, your mobile operating system, web browser software on mobile, unique device identifiers and other diagnostic data.

PURPOSES FOR COLLECTING INFORMATION

We use your information for business and commercial purposes. For example, we may use your information to:

- Register you for a course, presentation or class.
- Grant you access to a public or private membership group or other account, and maintain and service your profiles for such accounts.
- Validate and authenticate your profile when logging into a public or private membership group or other account or when purchasing a Product.
- Analyze interactions with you to improve quality.
- Identify your product preferences and shopping preferences.
- Secure our website and data.
- Create Products that you are interested in.
- Ship or otherwise deliver, process payment for, communicate about, and track orders of any Products.
- Suggest Products you may like based on past purchases and otherwise personalize your experience with the website.
- Provide promotional and marketing communications and information if you elect to receive it, including email marketing.

- Improve the design, functionality and ease-of-use of our website and Products.
- Respond to any inquiries, reviews or other feedback you submit to us.
- Provide customer service.
- Conduct research to improve our business processes.
- Administer affiliate programs.
- Administer contests, sweepstakes, surveys or promotions.
- Administer any business needs related to your purchase of any Products.
- Detect security incidents and protect against, stop, resolve and prevent any fraud and fraudulent transactions and any malicious, deceptive or illegal activity.
- Comply with all applicable law.
- Respond to legal and regulatory inquiries and assist law enforcement.

THIRD PARTIES WE SHARE INFORMATION WITH

The following is a list of third parties that we may share your information with or for.

Affiliate Partners. We may share your information with affiliate partners to provide you access to their services.

Analytics Providers. We may share your information with analytics providers.

Business Transfers. If we and/or our website are acquired by a third party as a result of a transfer, sale, merger, acquisition, reorganization, liquidation, consolidation, merger or sale of some or all of our Company and/or our website, your personal information may be a transferred asset. We may also share personal information to prospective purchasers to diligence the proposed transaction.

Cloud Service Providers. We may share your information with cloud service providers.

Customer Analysis Providers. We may share your information with customer analysis providers, such as those used to analyze visitors clicks and navigation around the website.

Customer Service Providers. We may share your information with customer service providers.

Delivery Partners. We may share your information with delivery partners, such as those we use to ship or otherwise deliver any Products.

Fraud Prevention Partners. We may share your information with fraud prevention partners.

Fulfillment Partners. We may share your information with fulfillment partners, such as those we use to fulfill any Products.

Government Agencies. We may share your information with government agencies, courts, regulators and law enforcement in the event we are required to comply with applicable laws and regulations or a legally binding process, or in response to subpoenas, warrants, government inquiries or investigations, and court orders. We may also share your information (i) to establish, exercise, protect or enforce our legal rights and the legal rights of our agents, employees and affiliates, (ii) to defend against a legal claim, (iii) to protect you, us or third parties against injury, interference, fraud

or harm or (iv) to take action related to violations of our policies, including this Privacy Policy and our Terms & Conditions, or potentially illegal activities.

Other Service Providers. We may share your information with service providers.

Payment Processors. We may share your information with payment processors, such as those we use to collect and process payment for any Products you purchase.

Public Forum. Our website may allow you to leave a post, comment or review on the website. If you choose to submit that information on a public forum, that information will be available to the public and we may elect to share your post, comment or review outside of the website.

Technology Service Providers. We may share your information with technology service providers.

Third Parties. We may share your information with third parties whom we have contractual relationships with, such as auditors, consultants, lawyers, and other professionals who rely on the data to provide us with professional services.

Third Party Partners. We may share your information with third parties we have partnered with to jointly create or offer a product, service or joint promotion.

WE DO NOT SELL YOUR PERSONAL INFORMATION

We do not sell, rent or trade your personal information to any third parties, as we value your privacy. We also do not “sell” your personal information as defined by the California Consumer Privacy Act.

COOKIES AND OTHER TRACKING TECHNOLOGIES

We may collect and access, and may permit our business partners and third-party service providers, such as advertising companies, to collect and access your Internet Protocol (IP) address, browsing metadata and other numerical identifiers, such as your browser type, version and operating system (collectively, the “Browsing Information”). We may also use, place, collect and store, or allow our third-party service providers to use, place, collect and store, cookies, web beacons, remarketing pixel tags, or other similar tracking technologies.

We, our business partners and third-party service providers may use this information and these technologies to, among other things, improve and personalize your user experience, understand how you use the website, provide tailored ads, analyze trends, data, and website performance, administer the website, identify and track you when you use different devices, determine if you are logged onto the website, provide security and provide a range of features, customization and functionality.

By using the website and not opting out of cookies, you consent to the use of Browsing Information, cookies and other tracking technologies as described in this Privacy Policy. Note that we have no control over these third-party service providers and their use of such tracking technologies. We cannot and do not control the privacy policies and practices of any third-party service providers. We encourage you to visit their websites directly to learn about their privacy policies.

YOUR CHOICES

It is important to us that you understand your choices regarding your personal information.

Opting Out of/Blocking Cookies. Most browsers accept cookies by default. However, most browsers will allow you to prevent accepting new cookies, disable cookies, and/or receive a notification when you receive new cookies. If your browser has such functionalities, information on how you can change your cookie settings can typically be found in the help section of the browser toolbar. Please note that if you do disable cookies, this may have an impact on or interfere with your user experience, including your ability to use or make purchases from the website, or receive personalized content.

Managing “Do Not Track”. As required by the California Online Privacy Protection Act (CalOPPA), we would like you to know that our systems are currently unable to recognize browser “Do No Track” signals.

Use of Personal Information. You can request that we delete your personal information at any time by contacting us using the contact details provided below, subject to certain exceptions. You can also (i) request to see your personal information that we have available on you, (ii) withdraw consent for our use of your personal information, (iii) review and request we rectify, change or modify your personal information, (iv) restrict or limit the processing of your personal information, (v) cancel the processing of your personal information and (vi) request your personal information and transfer it to another controller without any impediments on our part by contacting us using the contact details provided below.

Unsubscribing from Email Marketing. When you sign up to receive emails from us, you agree to receive email communications from us, which may include newsletters and promotional emails. If you receive any email marketing from us, you can opt out at any time by clicking the “unsubscribe” link contained in each email. Please note that unsubscribing from email marketing does not necessarily unsubscribe you from other emails we may send, such as emails about any Products you purchase.

Other Opt-Out Options. If we send you physical mailings or short message service (SMS) messages or contact you via telephone, you can opt-out by contacting us using the contact details provided below.

DATA RETENTION

We retain personal information as long as it is needed to conduct and operate our business or until you ask us to delete your personal information by contacting us using the contact details provided below. Please note that we cannot control the data retention policies of third parties.

THIRD PARTY LINKS

For your convenience, we provide links to third party websites on our website, such as links to third party social media platforms. If you click on a link to a third party website, you will be directed to a third party website. We cannot and do not control the privacy policies, content and practices of the website owners and operators of any of the third party websites that we link to. We encourage you to visit their websites directly to learn about their privacy policies.

HOW WE PROTECT YOUR PERSONAL INFORMATION

We care about the security of your personal information, so we maintain reasonable and appropriate physical, technical and procedural safeguards to help keep it safe. While we take reasonable steps to protect your personal information, no method of transmission over the internet or other network can be 100% secure, therefore we cannot and do not guarantee that personal information you transmit will remain secure from misuse or interception in all circumstances. By consenting to this Privacy Policy, you acknowledge that we cannot guarantee that your personal information will be protected from misuse or interception by third parties.

INTERNATIONAL DATA, TRANSFERS AND PROCESSING

Our website is intended for individuals located within the United States. Please be aware that our website servers and our service providers may be located outside of your state, province or country. As a result, some of your personal information may be collected, used, transferred, maintained, disclosed and stored outside of your state, province or country. By using this website, you acknowledge and agree that the collection, use, transfer, maintenance, disclosure and storage of your personal information, Browsing Information and communications related to or arising out of your use of this website is governed by the applicable laws in the United States. While we have the appropriate safeguards in place, the applicable privacy laws in the United States may be less stringent than those of your state, province or country.

NOTICE ABOUT THE GENERAL DATA PROTECTION REGULATION (GDPR NOTICE)

The information in this section, under the subheading “Notice About the General Data Protection Regulation”, applies to individuals covered by the General Data Protection Regulation (“GDPR”). References to “you” and “your” in this section refer only to those covered by GDPR. GDPR, which took effect on May 25, 2018, provides privacy rights for those inside the European Economic Area.

For the purposes of this section, “personal information” refers to any information relating to an individual which can be directly or indirectly used to identify such individual. Examples include first name and last name, email address, identification number, information about location, ethnicity, gender, biometric data, web cookies, and religious or political beliefs.

Legal basis for processing information. We may process personal information under the following conditions: (i) we have received your consent to process your personal information for one or more specific purposes, (ii) processing of your personal information is necessary to perform a contract to which you are a party to, or in order to take steps at your request prior to entering into a contract, (iii) processing of your personal information is necessary to comply with a legal obligation we are subject to, (iv) processing of your personal information is necessary in order to protect the vital interests of you or another natural person, (v) processing of your personal information is necessary to perform a task carried out in the public interest or to exercise an official authority vested in us; (vi) processing of your personal information is necessary for the purposes of the legitimate interests pursued by us or a third party, except in certain circumstances where the need for the information is overridden by the need to protect the subject of the personal information (such as when the subject of the personal information is a child).

We are happy to let you know which legal basis applies to the processing of your personal information.

You have certain rights you can exercise under the GDPR, including the following. Please note that this summary is merely provided for your convenience, but we do not warrant the accuracy or exhaustiveness of this summary nor should you rely on this as an accurate or exhaustive list of your rights.

- **Right to Access.** You have the right to learn whether or not your personal information is being processed. If it is being processed, you have the right to access the personal information, and to learn certain information about your personal information, including: (i) why it is being processed, (ii) the categories of personal information we collected, (iii) the recipients or categories of recipients to whom we have or will disclose the personal information to, (iv) if possible, the amount of time we will store the personal information, or if not possible, the criteria we use to determine such period and (v) available information about the sources for personal information we collected.
- **Right to Correction.** You have the right to correct any inaccurate personal information about yourself. You also have the right to complete any incomplete personal information collected, including through providing an additional statement.
- **Right to Be Forgotten.** You have the right to ask us to erase your personal information, which we will do without undue delay under certain circumstances. Examples may include: (i) where the personal information is no longer necessary for the purposes for which it was collected, (ii) where you withdraw consent on the basis of which we processed your personal information, and there is no legal ground for processing such personal information, (iii) where you invoke your right to object (described below) and there are no overriding grounds for processing such personal information, (iv) where your personal information has been unlawfully processed and (v) where the personal information has to be erased to comply with a legal obligation.
- **Right to Restrict Processing.** You have the right to restrict the processing of your personal information under certain circumstances. Examples may include: (i) where you indicate the inaccuracy of your personal information, (ii) where the processing is unlawful but you would like the processing of your personal information to be restricted as opposed to erased, (iii) where we no longer need the personal information for processing, but you would like it restricted for a legal basis, and (iv) where you invoke your right to object (described below).
- **Notification of Recipients of Personal Information.** If you exercise your Right to Rectification, Right to Be Forgotten or Right to Restrict Processing (each as described above), we will convey that to each recipient we have shared your personal information with. You have the right to request we provide you with a list of all recipients we have notified.
- **Right to Data Portability.** You have the right to request your personal information in a structured, commonly used and machine-readable format.
- **Right to Object.** You have the right to object to the processing of your personal information under certain circumstances. Examples may include: (i) where the personal

information is being processed on grounds relating to your personal situation, where the legal grounds for processing such personal information falls under categories (v) and (vi) as described in the sub-section titled “Legal basis for processing information” and (ii) where the personal information is processed for direct marketing purposes.

- **Right to Lodge a Complaint.** You have the right to lodge a complaint with a supervisory authority. For more information, please contact your local data protection authority.
- **Right to Be Informed About International Transfers.** You have the right to be informed about the international transfer of your personal information and safeguards in place. Please read the section of this Privacy Policy titled “International Data, Transfers and Processing”.
- **Right To Object to Profiling.** We may use automated decision-making in operating our website. You have the right not to be subjected to any decisions arising from automated processing, including profiling, which produces legal effects concerning you or similarly significantly affects you.

To exercise any of your rights, please contact us using the contact details provided below. We are required to verify the identity of anyone who makes any request.

NOTICE TO CALIFORNIA RESIDENTS (CCPA NOTICE)

The information in this section, under the subheading “Notice to California Residents”, applies to residents of California. References to “you” and “your” in this section refer only to residents of California. The California Consumer Protection Act (“CCPA”), which took effect on January 1, 2020, provides privacy rights for residents of California. Please refer to the referenced sections in this Privacy Policy for details on the following, which you have a right to know under the CCPA:

- To review information on the categories of personal information and the categories of sources from which we collect, use, store and share personal information, read the section of this Privacy Policy titled “Information We Collect and How We Collect It”.
- To review information on the business or commercial purposes for which we collect information, read the section of this Privacy Policy titled “Purposes for Collecting Information”.
- To review information on the categories of third parties we share personal information, read the section of this Privacy Policy titled “Third Parties We Share Information With”.

As a California resident, you have certain rights you can exercise under the CCPA, including the following. Please note that this summary is merely provided for your convenience, but we do not warrant the accuracy or exhaustiveness of this summary nor should you rely on this as an accurate or exhaustive list of your rights.

- **Right to Know.** You have the right to obtain from us certain information about our collection of your personal information over the past 12 month period, including: (i) the categories of personal information we collected, (ii) the specific pieces of your personal information we collected, (iii) the categories of sources for the personal information we collected, (iv) our business or commercial purpose for collecting or selling that personal information, (v) the categories of third parties with whom we share that personal

information, and (vi) if we sold or disclosed your personal information, then (a) a list disclosing the categories of personal information involved in sales and the categories of third parties to whom we sold your personal information and (b) a list disclosing categories of personal information disclosed for a business purpose and the categories of third parties with whom we shared your personal information. You have the right to obtain this information from us, free of charge, twice each year.

- **Right to Delete.** You have the right to request that we delete your personal information that we have collected, subject to certain exceptions. When you contact us, please let us know the information you are requesting we remove, update, correct or amend, and the timeframe and manner in which you believe we came to collect such information.
- **Right to Opt-Out.** You have the right to opt-out of the sale of your personal information. We do not sell, rent or trade your personal information to any third parties, as we value your privacy. Therefore, no request to opt-out of sale is necessary.
- **Right to Non-Discrimination.** You have the right not to receive discriminatory treatment by us for exercising your rights under the CCPA. We will not discriminate against you in any way for exercising any of the rights available to you under the CCPA, including by denying you goods or services, charging you different prices or rates, providing you with a lesser quality of goods or services or suggesting that you would receive a different price or rate for goods or services or a different quality of goods or services.

To exercise any of your rights, please contact us using the contact details provided below. We are required to verify the identity of anyone who makes any request.

NOTICE TO CALIFORNIA RESIDENTS (California’s “Shine the Light” Law)

We do not share your personal information with third parties who we know or have reason to know may use your personal information for “direct marketing purposes” as contemplated by California’s “Shine the Light” law (Civil Code Section § 1798.83).

NOTICE TO NEVADA RESIDENTS

We do not exchange your personal information for monetary consideration with anyone who will license or sell your personal information to third parties.

CHILDREN’S PRIVACY

This website is not directed towards or designed for use by children under the age of 18. This website and the information contained on it is specifically designed for individuals over the age of 18. If you are under the age of 18, you must not access this website or perform any of the Actions. We do not knowingly collect, use, store or share personal information from children under the age of 18. If you know or have reason to believe that we have collected data from anyone under the age of 18, please contact us using the contact details provided for removal of that data.

CHANGES TO THE PRIVACY POLICY

We reserve the right to change, amend or modify this Privacy Policy at any time. We will alert you to any changes by posting the effective date of the latest version at the top of this page, at which point any changes will become immediately effective. It is your responsibility to check for updates, as your continued use of the website and our Products after the Privacy Policy is amended will

constitute your acceptance and agreement to continue to be bound by the Privacy Policy as of the last updated date indicated at the top of this page.

ALTERNATIVE FORMS

You may print this Privacy Policy by using the “Print” function on your browser.

HOW TO CONTACT US

If you have any questions or complaints related to this Privacy Policy, or would like to exercise any of your rights, please contact us using the information below.

- By email: jfirpo@semba.com