

# **PRIVACY POLICY**

This Privacy Policy governs how **The Regency Publishers** collects, uses, maintains, and discloses information collected from Customers ("User," "Customer," "Subscriber") of the [www.theregencypublishers.us](http://www.theregencypublishers.us) website ("Site"). This privacy policy applies to the Site and all products offered by "The Universal Breakthrough."

## **PURPOSE OF THIS PRIVACY POLICY**

The purpose of this privacy policy is to help you better understand how we store, collect, and process your personal data. This policy does not apply to information collected by any third party, including through any application or content that may be accessible from this website.

In particular, by visiting this website, you consent to our collection and use of your personal information as described in this privacy policy, including any updates or revisions to this privacy policy. This policy is meant to help you understand why we collect and use your data in connection with our application or services (together known as "The Services").

## **APPLICATION OF THIS PRIVACY POLICY**

This Privacy Policy sets forth our policy concerning information that can be associated with or which relates to a person and/or could be used to identify a person ("Personal Data") collected from Customers on or through the Services.

**BY USING ANY OF THE COMPANY'S SERVICES OR BY INTERACTING WITH A COMPANY CUSTOMER USING THE SERVICES, YOU AGREE TO THE TERMS OF THE PRIVACY POLICY AND, AS APPLICABLE, THE COMPANY TERMS OF SERVICE.**

## **CATEGORIES OF PERSONAL INFORMATION COMPANY COLLECTS**

Personal Identifiable Information is information that identifies a specific person. When you engage in certain activities via Company Service, including but not limited to creating an account, sending feedback, or otherwise participating in Company Service (collectively, "Identification Activities"), we may ask you to provide certain information about yourself. We also collect the following:

- Identity Data
- Contact Data
- Technical Data
- Usage Data
- Transaction Data
- Financial Data
- Assessment Data
- Profile Data

- Marketing and Communications Data

If you elect to engage in an Identification Activity we may ask you to provide us with certain personal information about yourself, such as your name, address (including zip code), email address, credit card information, telephone number and/or any other information you provide to us, to process your transaction, send communications about them to you, and populate forms for future transactions.

When you enroll in the Company Service, we may also ask you to provide additional information, such as credit card information. Depending on the Identification Activity, some of the information we ask you to provide may be identified as mandatory, and some identified as voluntary. If you do not provide the mandatory information for an Identification Activity, you will not be permitted to engage in that Identification Activity with Company Service. In addition, depending on the Identification Activity, Company might not re-ask you for Personally Identifiable Information if such are already stored with us. For example, suppose you enroll in Company Service through a third party (Facebook or Google). In that case, Company may receive Personally Identifiable Information from such third party, and by using Company Service, you consent to such receipt of Personally Identifiable Information and its use pursuant to this Privacy Policy by Company.

We may use or share Personally Identifiable Information to provide products and/or services to you, to enable Third-Party advertisers to provide products and/or services to you, administer sweepstakes and contests, enhance the operation of Company Service, improve our marketing and promotional efforts, analyze use of Company Service, improve Company Service, and tailor your experience with third parties as provided below in this Privacy Policy.

We may also use Personally Identifiable Information to troubleshoot, resolve disputes, accomplish administrative tasks, contact you, enforce our agreements with you, including our Terms of Service and this Privacy Policy, comply with applicable law, and cooperate with law enforcement activities.

**Non-Personally Identifiable Information.** Non-Personally Identifiable Information is information that does not identify a specific person. This type of information may include things like the Uniform Resource Locator ("URL") of the website you visited before coming to Company Service or otherwise participating in Company Service, the URL of the website you visit after leaving Company Service, the type of browser you are using, your Internet Protocol ("IP") address, mobile carrier information, mobile device information, or general and/or aggregated location data that does constitute Personally Identifiable Information.

We, and/or our authorized Third-Party Service Providers, may automatically collect this information when you visit or use Company Service using electronic tools like Cookies and Web beacons or Pixel tags, as described below in this Privacy Policy.

We use Non-Personally Identifiable Information to troubleshoot, administer the Company Service, analyze trends, gather demographic information, comply with applicable law, and cooperate with law enforcement activities. We may also share this information with our authorized Third-Party Service Providers to measure the overall effectiveness of our products and services.

## **REQUIRED PERSONAL INFORMATION**

Where we are required to collect certain Personal Information by law or under the terms of a contract with you or your employer or prospective employer, and you fail to provide that data when requested, we may not be able to perform under the respective contract and may not be able to provide access to or use of the Services.

## **INFORMATION THE COMPANY COLLECTS**

In order to offer The Services, we need to collect information from our customers. Here is a summary of the information that we collect from our customers and what we do with it:

- We collect your name, email address, and IP address. We need this information to provide you with our Services, for example, to confirm your identity and contact you.
- You may voluntarily provide additional information related to the registered account, such as an API key provided or images or videos you choose to upload.
- We collect data about hosted web pages that you visit. We also collect data about how and when you access your account in order to give you access and, at the same time, improve our Services.
- When you voluntarily share personal information with us in offering your course and using our services, we store that Personal Information.
- When transactions between you and our website involve payment by credit card, debit card, checks, money orders, and/or third-party online payment services, we will collect information related to the transaction as part of the course of doing business with you, including billing address, telephone number, and other information related to the transaction.

This information is collected when you sign up for our Services when you access our Services or otherwise provide us with the information. When you have given us express permission, we will also use and store your personal information in some circumstances.

## **COOKIES, AUTOMATIC DATA COLLECTION, AND RELATED TECHNOLOGIES**

Our Site may use "cookies" to enhance the User experience. A User's web browser places cookies on their hard drive for record-keeping purposes and sometimes to track information about them. Customers may choose to set their web browser to refuse cookies or alert customers when cookies are being sent. If this is done, note that some parts of the Site may not function properly. In addition, our third-party advertisers use cookies to track your prior visits to our websites and elsewhere on the Internet to serve you targeted ads.

We collect cookies or similar tracking technologies. This means information that our website's server transfers to your computer. This information can be used to track your session on our website. Cookies may also be used to customize our website content for you as an individual. If

you are using one of the common Internet web browsers, you can set up your browser to let you know when you receive a cookie or deny cookie access to your computer. Please note that because there is no consistent industry understanding of responding to "Do Not Track" signals, we do not alter our data collection and usage practices when we detect such a signal from your browser.

We also use cookies to attribute visits to our websites to third-party sources and serve targeted ads from Google, Facebook, Instagram, and other third-party vendors. In addition, we use cookies to recognize your device and provide you with a personalized experience. We may also use automated tracking methods on our websites, in communications with you, and our products and services to measure performance and engagement.

### **Disabling Cookies**

Most browsers allow you to refuse to accept cookies and to delete cookies. However, the methods for doing so vary from browser to browser and from version to version.

## **PURPOSES FOR WHICH THE COMPANY USES YOUR INFORMATION**

How we use collected information.

The Company may collect and use user personal information for the following purposes:

1. To improve customer service
2. The information helps us respond to customer service requests and support needs more efficiently.
3. To personalize user experience
4. We may use information in the aggregate to understand how our customers as a group use the services and resources provided on our Site.
5. To improve our Site
6. We may use the feedback provided to improve our products and services.
7. To process payments
8. We may use customers' information when placing an order only to provide service to that order. We do not share this information with outside parties except to the extent necessary to provide the service.
9. To send periodic emails

We may use the email address to send User information and updates about their order. It may also be used to respond to their inquiries, questions, and/or other requests. If User decides to opt-in to our mailing list, they will receive emails that may include company news, updates, related product or service information, etc. If the User would like to unsubscribe from receiving future emails at any time, we include detailed unsubscribe instructions at the bottom of each email.

## **HOW TO OPT-OUT OF FUTURE COMMUNICATIONS**

If you are 16 years of age or older, you have the right to direct us not to sell your personal information at any time (the "right to opt-out"). We do not sell the personal information of consumers we know less than 16 years of age unless we receive affirmative authorization (the "right to opt-in") from either the consumer who is 16 years of age or the parent or guardian of a consumer less than 16 years of age. Consumers who opt into personal information sales may opt out of future sales at any time. To exercise the right to opt out, you (or your authorized representative) may submit a request to us by visiting the following webpage and sending us a message.

Once you make an opt-out request, we will wait at least twelve (12) months before asking you to reauthorize personal information sales. However, you may change your mind and opt back into personal information sales at any time by visiting our website and sending us a message. We will only use personal information provided in an opt-out request to review and comply with the request.

If you are a minor (13), please do not provide other website visitors or us with any personal information and do not use this website. We do not knowingly provide services or sell products to children. If you believe we might have any information from or about a child under 16 using our service, please contact us at [info@theregencypublishers.com](mailto:info@theregencypublishers.com).

**Do Not Call.** If you do not want to receive sales calls from us, you may request your name placed on our Do Not Call List. We will process your request and remove your name from our active list within ten days. You can make this request by email at [info@theregencypublishers.com](mailto:info@theregencypublishers.com). Subsequent sign-ups or inquiries may lead to new record creations; these actions by you may lead to inadvertent contact.

## **NOTICE TO CALIFORNIA RESIDENTS**

**CCPA Disclosure.** Under the California Consumer Privacy Act of 2018 (CCPA), The Company must affirmatively inform California consumers of the categories of personal information collected about the consumer, the sources from which that information is collected, the commercial or business purpose for which the personal information is collected, the categories of third parties the information will be shared with, and specific pieces of personal information collected about the consumer.

**Non-US Users.** If you are located in a country outside the United States of America and voluntarily submit personal information to us on this website, you consent to the use of such information and the transfer of that information to the United States of America.

## **HOW THE COMPANY MAY SHARE YOUR INFORMATION**

**Vendors and Third-Party Service Providers.** We do not sell, trade, or rent a User's personal identification information to others. We may share generic aggregated demographic information not linked to personal identification information regarding visitors and customers with our business partners, trusted affiliates, and advertisers for the outlined reasons. In addition, we may use third-party service providers to help us operate our business and the Site or administer activities

on our behalfs, such as sending out newsletters or surveys. We may share information with these third parties for those limited purposes provided that customers have permitted us.

**Payment Transactions.** Our payment services providers may handle financial transactions relating to our website and services. We will share transaction data with our payment services providers only to the extent necessary to process your payments, refund such payments, and deal with complaints and queries relating to such payments and refunds.

We may disclose your personal data to any member of our group of companies; this means our subsidiaries, our ultimate holding company, and all its subsidiaries insofar as reasonably necessary for the purposes and on the legal bases set out in this policy.

We may disclose your inquiry data to one or more of those selected third-party suppliers of services via APIs identified on our website to enable them to connect your account with their Services. Each third party will act as a data controller concerning the inquiry data we supply. In addition, each such third party will supply to you a copy of its privacy policy, which will govern that third party's use of your personal data.

We may use third-party service providers to serve ads when you participate in Company Service. For example, these companies may use Non-Personally Identifiable Information about your visits and use of Company Service, and visits to other websites or locations to provide, through the use of network tags, advertisements about goods and services that may be of interest to you.

**As Required By Law and Similar Disclosures.** We may also use Personally Identifiable Information to troubleshoot, resolve disputes, accomplish administrative tasks, contact you, enforce our agreements with you, including our Terms of Service and this Privacy Policy, comply with applicable law, and cooperate with law enforcement activities.

**With Your Consent.** We may also disclose your information, including your Personal Information, to the extent that the legal basis for our processing of your personal information is consent; you have the right to withdraw that consent at any time. Withdrawal will not affect the lawfulness of processing before the withdrawal.

## **SECURITY OF YOUR INFORMATION**

You can access your Personally Identifiable Information via Company Service with your password and username. This password is encrypted. We advise against sharing your password with anyone.

We encrypt certain sensitive information using Secure Socket Layer (SSL) technology to ensure that your Personally Identifiable Information is safe as it is transmitted to us. However, no data transmission can be guaranteed to be 100% secure. As a result, while we employ commercially reasonable security measures to protect data and seek to partner with companies that do the same, we cannot guarantee the security of any information transmitted to or from or via Company Service, and we are not responsible for the actions of any third parties that may receive any such information.

## **EXTERNAL LINKS**

Customers may find advertising or other content on our Site that link to the sites and services of our partners, suppliers, advertisers, sponsors, licensors, and other third parties. We do not control the content or links that appear on these sites and are not responsible for the practices employed by websites linked to or from our Site. In addition, these sites or services, including their content and links, may constantly be changing. These sites and services may have their privacy policies and customer service policies. Browsing and interaction on any other website, including websites that have a link to our Site, is subject to that website's terms and policies.

## **DATA RETENTION**

Our data retention policies and procedures are designed to help ensure that we comply with our legal obligations regarding the retention and deletion of personal data.

Personal data that we process for any purpose or purposes shall be kept until we receive a request for deletion from you.

Notwithstanding the other provisions, we may retain your data where such retention is necessary to comply with a legal obligation to which we are subject or to protect your vital interests or the vital interests of another natural person.

## **YOUR LEGAL RIGHTS**

Your principal rights under data protection law are:

- (a) The right to access;
- (b) The right to rectification;
- (c) The right to erasure;
- (d) The right to restrict processing;
- (e) The right to object to processing;
- (f) The right to data portability;
- (g) The right to complain to a supervisory authority; and
- (h) The right to withdraw consent.

You have the right to confirm whether or not we process your data and, where we do, access to the personal data, together with certain additional information. That additional information includes details of the purposes of the processing, the categories of personal data concerned, and the recipients of the personal data. Providing the rights and freedoms of others are not affected, we will supply you with a copy of your data. The first copy will be provided free, but additional copies may be subject to a reasonable fee. You can access your data by visiting your profile when logged in.

You have the right to have any inaccurate personal data about you rectified and, taking into account the purposes of the processing, to have any incomplete personal data about you completed.

In some circumstances, you have the right to erasure your personal data without undue delay, and at the latest, within one month of receiving your valid request. Those circumstances include the personal data are no longer necessary about the purposes for which they were collected or otherwise processed; you withdraw consent to consent-based processing; you object to the processing under specific rules of applicable data protection law; the processing is for direct marketing purposes, and the personal data have been unlawfully processing. However, there are exclusions of the right to erasure. The general exclusions include where processing is necessary: for exercising the right of freedom of expression and information; For compliance with a legal obligation; or the establishment, exercise, or defense of legal claims.

In some circumstances, you have the right to restrict the processing of your personal data. Those circumstances are: you contest the accuracy of the personal data; processing is unlawful, but you oppose erasure; we no longer need the personal data for our processing, but you require personal data for the establishment, exercise, or defense of legal claims; and you have objected to processing, pending the verification of that objection. Where processing has been restricted on this basis, we may continue to store your personal data. However, we will only otherwise process it: with your consent; for the establishment, exercise, or defense of legal claims; for the protection of the rights of another natural or legal person; or reasons of vital public interest.

You have the right to object to our processing of your personal data on grounds relating to your particular situation, but only to the extent that the legal basis for the processing is that the processing is necessary for: the performance of a task carried out in the public interest or the exercise of any official authority vested in us; or the purposes of the legitimate interests pursued by a third party or by us. If you make such an objection, we will cease to process the personal information unless we can demonstrate compelling legitimate grounds for the processing which override your interests, rights, and freedoms, or the processing is for the establishment, exercise, or defense of legal claims.

You have the right to object to our processing of your data for direct marketing purposes (including profiling for direct marketing purposes). If you make such an objection, we will cease to process your data for this purpose.

You have the right to object to our processing of your personal data for scientific or historical research purposes or statistical purposes on grounds relating to your particular situation unless the processing is necessary for the performance of a task carried out for reasons of public interest.

To the extent that the legal basis for our processing of your personal data is:

- (a) Consent; or
- (b) That the processing is necessary for the performance of a contract to which you are a party or in order to take steps at your request prior to entering into a contract, and such processing is carried out by automated means, you have the right to receive your personal data from us in a structured, commonly used and machine-readable format. However, this right does not apply where it would adversely affect the rights and freedoms of others.

## **CHANGES TO THIS PRIVACY POLICY**

The Company has the discretion to update this privacy policy at any time. When we do, we will revise the updated date. Accordingly, you acknowledge and agree that your responsibility is to review this privacy policy periodically and become aware of modifications.

## **CONTACT INFORMATION**

To ask questions or comment about this privacy policy and our privacy practices, contact us at: [info@theregencypublishers.com](mailto:info@theregencypublishers.com).