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LEGAL NOTICE: By visiting any of the Forever Living Products (hereinafter “FLP”) family of websites that contain this Privacy Notice, you are accepting and consenting in full to the practices described in this Privacy Notice.

Who We Are

FLP, founded in 1978 with its headquarters in Scottsdale, Arizona, is the largest grower, manufacturer, and distributor of Aloe Vera in the world. FLP, operating in more than 150 countries, is vertically integrated, controlling everything from the fields, to the factory, to research and development, to packaging, shipping, and distribution. FLP’s exclusive line of products has helped people around the world look better and feel better. For additional information about FLP, please visit: <http://www.foreverliving.com>.

Please read the following Privacy Notice carefully to understand our views and practices regarding your personal information and how we will treat your personal information.

Information You May Provide Us

We may collect and process the following information about you that you provide to us so that we can deliver the best possible experience when you use our services. Personal information that you provide us may include the following:

- Full Name
- Address(es)
- Phone Numbers
- Email Address(es)
- Date of Birth
- Payment Information (i.e., Credit Card Information)
- Bank Account Information
- Order Information
- Social Security Number/Tax ID
- Personal Description
- Signature(s)
- Spouses Name
- Spouses Information
- Customer Care Phone Call Recording
- Photograph
- Other Data Collected That Could Directly or Indirectly Identify You

Other personal information and documents containing personal information may be collected from time to time for business purposes, for example, to process bonuses. This category of information is information you provide us by performing certain tasks:

- Applying to join FLP as a Forever Business Owner (“FBO”) or Forever Preferred Customer (“FPC”) from an FLP website;
- Purchasing products or submitting an order from an FLP website;
- Entering a competition, promotion, or survey;
- Participating in any interactive aspects of an FLP website by engaging in forums or submitting comments or reviews about services and/or products;
- Submitting an information request from an FLP website;
- Reporting a problem with an FLP website; or
- Consenting to receive marketing material.

FLP takes considerable pride in adhering to applicable federal, state, and local laws and will not share your personal information with any outside companies or vendors except for the facilitation of a business-related process or financial transactions on your behalf.

For personal information provided to a third party, this Privacy Notice applies to your personal information only once we receive the personal information.

Other Information We May Collect About You

During each of your visits to our FLP websites, we may collect the following information:

- Technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform;
- Information about your visit, including the full Uniform Resource Locators (URL), clickstream to, through and from our site (including date and time), products you viewed or searched for page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), methods used to browse away from the page, any phone number used to call our customer service number, and any e-mail address used to contact us.

Information We Receive From Other Sources

We may work closely with third parties (including, for example, business partners, subcontractors in technical, payment, and delivery services, advertising networks, analytics providers, search information providers) and may receive information about you

from these providers. We will notify you when we receive information about you from these providers and the purposes for which we intend to use that information.

Cookies

Cookies are small pieces of data sent from a website and stored on the user's computer by the user's web browser while the user is browsing to remember information (such as items added in the shopping cart in an online store) or to record the user's browsing activity. FLP utilizes a third-party cookie consent management platform to manage cookie consent and provide transparency in our storage and use of cookies. We may use cookies for analysis of our visitor data, to improve our website, show personalized content, and to give you a great website experience. For more information about the cookies we use, please access the cookie consent management platform to personalize your cookie experience and select "Customize" to view our cookie categories and Cookie Policy. You can also customize your cookie selections at any time by visiting the "Cookie Preferences" link in our page footer. Note that the Cookie Policy and Privacy Notice, including all customized cookie settings, apply to all ForeverLiving.com websites and subdomains.

In addition to customizing your own cookies from the cookie consent management platform, the "Help" feature on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. Additionally, you can disable or delete similar data used by browser add-ons, such as Flash cookies, by changing the add-on's settings or visiting the website of its manufacturer.

Because cookies allow you to take advantage of some of FLP's essential features, we recommend that you leave them turned on, but we provide you with the ability to customize your user experience.

Disclosure of Your Information

Information about our users, FBOs, or customers is an important part of our business, and we are not in the business of selling such information to others. We share personal information only as described below and with subsidiaries. You agree that we have the right to disclose your personal information as needed to conduct our business activities according to the following, and in the following, circumstances:

- **Internal Disclosure:** We necessarily require storage and disclosure of your information within our various business units on an as-needed basis in order to effectively conduct our legitimate business activities.
- **Business Purposes:** Limited personal information may be shared with other individuals who are also a part of, or seeking to become a part of, an FLP business

opportunity (for example, your full name and current FBO status may appear in recognition reports or be made available to an FBO if you are in their downline or upline). If you terminate your FBO distributorship, this information will be removed and no longer shared.

- **Third-Party Service Providers:** We employ other companies and individuals to perform functions on our behalf. Examples may include sending postal mail and e-mail, removing repetitive information from customer lists, analyzing data, providing marketing assistance, providing search results and links, processing credit card payments, and providing customer service. These providers have access to personal information needed to perform their functions in accordance with contractual obligations but may not use it for other purposes.
- **Promotional Offers:** FLP never sells, trades, or leases your personal information to an unrelated third party without your express consent. From time to time, FLP may send offers and promotional material to you to (1) provide you with information about other goods and services that FLP offers that are similar to those that you have purchased and inquired about, or (2) to notify you about changes to our goods and services. Individuals are free to opt-out of these promotional offers at any time on the website, e-mail transmittal, or by contacting our Home Office by telephone at 1-888-440-ALOE (2563) or local office by telephone at 1-888-440-ALOE (2563).
- **Protection of FLP and Others:** We release account and other personal information when we believe release is appropriate to comply with the law; enforce or apply our conditions of use and other agreements; or protect the rights, property, or safety of FLP, our customers, or others. This may include exchanging information with other companies and organizations for fraud protection and credit risk reduction. Obviously, however, this does not include selling, renting, sharing, or otherwise disclosing personally identifiable information from customers for commercial purposes in violation of the commitments set forth in this Privacy Notice.
- **With Your Consent:** Other than as set out above, you will receive notice when information about you might be sent to other third parties, and you will have an opportunity to choose not to share the information.

Where We Store Your Personal Information

If your information resides with a FLP foreign entity, the information that we collect from you may be stored and processed by staff operating inside the European Economic Area (“EEA”). In addition, the information that we collect from you may be transferred to, and stored at, a destination in the United States, outside the EEA. It will also be processed by staff operating outside the EEA who are employed by one or more of our FLP entities.

This includes staff engaged in, among other things, the fulfillment of your orders, the processing of your payment details, and the provision of support services.

However, there may be other instances where your information is necessarily provided to other FLP foreign entities, including some entities that might exist inside the EEA. For example, when an FBO internationally sponsors into a foreign country, certain information will be shared with FLP's foreign entities to enable compensation in accordance with FLP's Marketing Plan. Any FBO information will only be shared with other FLP foreign entities in compliance with all applicable laws and regulations, including, but not limited to, laws and regulations regarding data protection and privacy (such as the General Data Protection Regulation (EU) No 2016/679). Data protection laws vary among states and countries, with some providing more protection than others. Regardless of where your information is processed, we apply the same protections described in the Privacy Notice.

We also comply with certain legal frameworks relating to the transfer of data, such as the implementation of standard contractual clauses (SCCs). SCCs are written commitments between parties that can be used as a ground for data transfers from the European Union to third countries by providing appropriate data protection safeguards. SCCs have been approved by the European Commission and for transfers of data to countries outside the United Kingdom and Switzerland. We rely on SCCs for our data transfers where required.

By submitting your personal information, you agree to its transfer, storing, or processing by any FLP entity for any legitimate business purpose.

We will take all steps reasonably necessary to ensure that (1) your information is treated securely and in accordance with this Privacy Notice, and (2) that records containing your information are retained or destroyed in accordance with our internal Global Record Retention Policy. We retain personal information only for as long as necessary to provide the Services you have requested and thereafter for a variety of legitimate legal or business purposes. These might include retention periods (1) mandated by law, contract, or similar obligations applicable to our business operations; (2) for preserving, resolving, defending, or enforcing our legal/contractual rights; or (3) needed to maintain adequate and accurate business and financial records.

All information you provide to us is stored on secure servers. We maintain a wide variety of programs and security and controls to protect your information. Any payment transactions will be encrypted using Secure Sockets Layer (SSL) technology. We follow the Payment Card Industry Data Security Standard (PCI DSS) when handling credit card data. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password

confidential. We ask you not to share a password with anyone and to use a unique, strong password. Be sure to sign off when finished using a shared computer.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal information, we cannot guarantee the security of your information transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorized access.

Access, Control, and Your Rights

If you created an account during the registration process, you can view, update, and delete certain information about yourself and your interactions with FLP. If you have an order confirmation number, you may be able to change and update your order. If you cannot access or update your information yourself, you can always contact FLP for assistance.

If you wish to exercise any of your rights as a data subject or discuss your rights, please let us know using any of the contact information in the “Contact Us” section of this Privacy Notice. We may ask you to provide valid form of identification (such as completion of a Privacy Verification Form) for verification purposes. Your rights are as follows:

- The right to access the information we hold about you.
- The right to rectification, portability, erasure, restriction, objection.
- The right to withdraw consent at any time.
- The right to lodge a complaint with a supervisory authority.
- The right to know the consequences of your failure to provide necessary information.
- The right to not be subject to a decision based solely on automated processing.

If you make a request to delete your personal information and that information is necessary for the products or services you have purchased, the request will be honored only to the extent it is no longer necessary for any services purchased or required for our legitimate business purposes or legal or contractual record keeping requirements.

Children’s Online Information Policy

FLP does not intend for our web sites to be used by anyone under the age of 18. We do not knowingly market to, or collect information from, anyone who may be under the age of 18; and none of our data accumulating web pages (including, but not limited to,

registration, ordering, marketing opt-ins, and contact requests) are intended, or should be used by, anyone under the age of 18.

General Data Protection Regulation No. 2016/679 (GDPR – EU)

In addition to the above privacy commitments, which relate to GDPR, note that FLP is committed to providing great customer service, protecting your personal information, and respecting your privacy. If you are a resident of the European Economic Area (EEA) and believe we maintain your personal information subject to GDPR, you may contact us with a specific complaint or data subject request. Also, if you have a question, are dissatisfied in relation to FLP's handling of your personal information, or how FLP has dealt with a complaint or request, you have the right to lodge a grievance to a supervisory authority.

Please follow this link to locate the most appropriate supervisory authority in your local EEA country: https://edpb.europa.eu/about-edpb/board/members_en.

California Consumer Privacy Act of 2018 (CCPA – California) and California Privacy Rights Act of 2020 (CPRA – California)

In addition to the above privacy commitments, the CCPA / CPRA provides the following specifics.

Retention Period: Except as designated below, as required by law, or as specifically exempted or amended by approval of FLP, the general rule is that all FLP records shall have a ten (10) year retention period.

Forever Business Owners

Item	Retention Period
Company Policies and Procedures for Forever Business Owners	Permanent
Forever Business Owner recognition documentation (i.e., pin recognition records, bonus qualification records)	10 years following termination of distributorship
Forever Business Owner applications	10 years following termination of distributorship
Sales invoices	10 years from date of sale

Right to Request Access to or Deletion of Personal Information: You may have the right under the CCPA / CPRA to request information about the collection of your personal information by FLP, or access to or deletion of your personal information. If you wish to make a data subject access request (DSAR) under the CCPA / CPRA, please contact us. Depending on your data choices, certain services may become limited or unavailable.

You may have the right to request that we disclose certain information to you about our collection and use of your personal information over the past twelve (12) months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of personal information we collected about you.
- Our business or commercial purpose for collecting that personal information.
- The categories of third parties with whom we share that personal information.
- The specific pieces of personal information we collected about you (also called a data portability request).

We may deny a deletion request if retaining the information is necessary for us or our service providers to, for example:

- Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Exercise free speech rights, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

No Sale of Personal Information: In the twelve (12) months prior to the effective date of this Privacy Notice, FLP has not sold any personal information of consumers, as those terms are defined under the CCPA / CPRA.

Right to Correct/Right to Rectification: In certain circumstances, you have the right to request correction of any inaccurate personal information. Upon verifying the validity of a verifiable consumer correction request, we will use commercially reasonable efforts to correct your personal information as directed, taking into account the nature of the personal information and the purposes of maintaining your personal information.

No Discrimination: FLP will not discriminate against any consumer for exercising their rights under the CCPA / CPRA.

You may only make a verifiable consumer request for access or data portability twice within a one-year period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Please note that the above rights are not absolute, and we may be entitled to refuse requests, wholly or partly, where exceptions under applicable law apply.

Virginia Consumer Data Protection Act (VCDPA – Virginia)

In addition to the above privacy commitments, FLP is dedicated to fulfilling its responsibilities in relation to collection, retention, use, and other processing of personal information that is within the scope of VCDPA. The VCDPA provides you, if applicable, with six (6) main rights.

Right to access. You have the right “to confirm whether or not a controller is processing your personal data and to access such personal data.”

Right to correct. You have the right to correct inaccuracies in your personal data, considering the nature of the personal data and the purposes of the processing of your personal data.

Right to delete. You have the right to delete personal data provided by or obtained about you.

Right to data portability. You have the right to obtain a copy of your personal data that you previously provided to the controller in a portable and, to the extent technically feasible, readily usable format that allows you to transmit the data to another controller without hindrance, where the processing is carried out by automated means.

Right to opt out. You have a right to opt out of the processing of the personal data for purposes of targeted advertising, the sale of personal data, and profiling – which FLP does not do.

Right to appeal. Finally, you have a right to appeal to the attorney general should FLP fail to act upon your request within a reasonable time.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Please note that the above rights are not absolute, and we may be entitled to refuse requests, wholly or partly, where exceptions under applicable law apply.

Colorado Privacy Act (ColoPA – Colorado)

In addition to the above privacy commitments, FLP is dedicated to fulfilling its responsibilities in relation to collection, retention, use, and other processing of personal information that is within the scope of ColoPA. The ColoPA protects Colorado residents and grants them certain rights concerning their personal data. Specifically, the ColoPA permits consumers to submit authenticated requests to data controllers to: (1) opt out of the processing of personal data for targeted advertising, sale, or profiling; (2) confirm if a controller is processing their personal data and to access that data; (3) correct inaccuracies in a consumer's personal data; (4) delete personal data concerning the consumer; and (5) if technically feasible, to obtain a copy of their data in a portable manner.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Please note that the above rights are not absolute, and we may be entitled to refuse requests, wholly or partly, where exceptions under applicable law apply.

Utah Consumer Privacy Act (UCPA – Utah)

In addition to the above privacy commitments, FLP is dedicated to fulfilling its responsibilities in relation to collection, retention, use, and other processing of personal information that is within the scope of UCPA. Under the UCPA, Utah consumers have the right to: (1) know or confirm processing activity; (2) access personal data; (3) obtain a copy of personal data in a portable and readily usable format; (4) delete personal data; (6) opt out of targeted advertising and sales of personal information; and (7) avoid discrimination as a result of exercising their consumer rights under the UCPA.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Please note that the above rights are not absolute, and we may be entitled to refuse requests, wholly or partly, where exceptions under applicable law apply.

Connecticut Data Privacy Act (CTDPA – Connecticut)

In addition to the above privacy commitments, FLP is dedicated to fulfilling its responsibilities in relation to collection, retention, use, and other processing of personal information that is within the scope of CTDPA. Under the CTDPA, Connecticut consumers have the right to:

Access. You have the right to confirm whether FLP is processing your personal data and also access such personal data unless such actions would reveal a trade secret.

Correction. You have the right to correct inaccuracies in your personal data, subject to limitations.

Deletion. You have the right to delete personal data provided by or about you.

Data portability. You have the right to obtain a portable copy of your personal data to the extent technically feasible and provided FLP will not be required to reveal any trade secret.

Opt-out of certain data processing. You have the right to opt out of the processing of personal data for purposes of (i) targeted advertising, (ii) the sale of personal data or (iii) profiling in connection with automated decisions that produce legal or similarly significant effects concerning you, which FLP does not do.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Please note that the above rights are not absolute, and we may be entitled to refuse requests, wholly or partly, where exceptions under applicable law apply.

Lei Geral de Proteção de Dados No. 13.709/2018 or General Data Protection Law (LGPD – Brazil)

In addition to the above privacy commitments, FLP is dedicated to fulfilling its responsibilities in relation to collection, retention, use, and other processing of personal information that is within the scope of LGPD. Such personal data will be processed only for lawful and appropriate purposes. FLP has implemented measures designed to ensure security of personal information and to prevent unauthorized or accidental access,

deletion, or other misuse of personal information. FLP will facilitate the exercise of data subject rights in an effective and transparent manner.

LGPD grants certain rights to data subjects residing in Brazil regarding processing of personal information. FLP is committed to honoring these rights and has established effective and transparent policies and procedures to do so. A data subject's rights, with respect to his or her own personal information, include:

- Right to Notice. FLP provides this Privacy Notice, detailing how personal information is processed, including the entities with which FLP may share a data subjects' personal information.
- Right to Revoke Consent. Data subjects may withdraw their grants of consent at any time and FLP will stop processing and delete their data, subject to FLP's right to retain the data as allowed for lawful purposes and in accordance with its internal Record Retention Policy, including to comply with its legal obligations and to use it exclusively on an anonymized basis.
- Right of Access. Data subjects may obtain from FLP confirmation as to whether personal data is being processed and, if it is, access to the personal data.
- Right to Correction/Rectification. Data subjects may correct inaccurate or incomplete personal information.
- Right to Deletion. Data subjects may have personal data deleted in certain circumstances.
- Right to Restriction of Processing. Data subjects may have additional processing of personal data temporarily prohibited while the accuracy or processing of the personal data is contested.
- Right to Data Portability. Data subjects may be able to receive personal data for the purpose of providing that personal data to another controller.
- Right to Object. Data subjects may object, at any time and on grounds relating to their particular situation, that processing of personal data is unnecessary or excessive.
- Right to Avoid Automated Individual Decision-Making. Data subjects may not be subjected to a decision based solely on automated processing, including profiling, that has legal or similar affect.

If you wish to exercise any of your rights as a data subject or discuss your rights, please let us know using any of the contact information in the “Contact Us” section of this Privacy Notice. We may ask you to provide valid form of identification for verification purposes.

FLP is committed to providing great customer service, protecting your personal information, and respecting your privacy. If you are a resident of Brazil and believe we maintain your personal information subject to the LGPD, and you have a question, are dissatisfied in relation to FLP’s handling of your personal information, or how FLP has dealt with a complaint or request, you have the right to lodge a complaint with the national authority, also known as the National Data Protection Authority or ANPD.

The Ley Federal de Protección de Datos Personales en Posesión de los Particulares (LFPDPPP – Mexico)

In addition to the above privacy commitments, individuals residing in Mexico may have the right under the LFPDPPP to request access to personal information, rectification of personal information, cancellation of personal information, or opposition to processing of personal information (“ARCO Rights”). If you wish to exercise any ARCO Rights, please let us know using any of the contact information in the “Contact Us” section of this Privacy Notice. We may ask you to provide valid form of identification for verification purposes.

Privacy Act No. 119 1988 (Privacy Act – Australia)

For Australian consumers, if FLP fails to respond to a data subject request or complaint within a reasonable period of receiving it in writing, or if you are dissatisfied with the response that you receive from us, you may lodge a complaint with the Office of the Australian Information Commissioner (“OAIC”). Details of how to contact the OAIC are located at www.oaic.gov.au.

Dispute Resolution Policy

If you choose to provide personal information to FLP, or use our website or participate in our business, your use and any dispute over privacy that cannot be amicably resolved is subject to this Privacy Notice and the procedure outlined in our [Dispute Resolution Policy](#), available by clicking the hyperlink.

Disclaimer and Limitation of Liability

This website is provided on an “as is” basis. FLP does not make any warranties, express or implied, including without limitation, warranties of merchantability, fitness for a particular purpose, compatibility, security, correctness, completeness, usefulness, or non-infringement with respect to this website or any information provided on this website. You assume full responsibility and risk of loss, including loss of data, resulting from your use of this website. While we intend to take all reasonable steps to prevent the

introduction of viruses and other harmful material, we do not warrant that this website is free of viruses or other potentially harmful components. We do not warrant that this website will be uninterrupted or error-free, and there may be delays, omissions, interruptions, or inaccuracies in the content or other materials or goods available on this website. We do not accept responsibility for any error, omission, or defect in the information.

Release

You agree that FLP (including without limitation its officers, directors, employees, and affiliated entities) will not be held liable for any claims, damages, or costs, whether direct or indirect, consequential or special, arising out of or in any way connected to your use or inability to use this website or any hyperlinked website, or any information or goods that are purchased, if any, using this website, including lost profits, business interruption, loss of programs, or other data, or otherwise. In addition, you agree that we may not be held liable for the conduct of other individuals associated with this website, including, but not limited to, activities relating to FBOs privacy violations, as they are independent contractors. You hereby waive any claims, whether based on contractual, tort, or other grounds, even if we have been advised of the possibility of such damages. Some jurisdictions do not allow for limited liability or exclusion of implied warranties, therefore not all of the above limitations may apply to you.

Indemnity

You agree to indemnify FLP (including, without limitation, their officers, directors, and employees) against any and all claims and expenses, including attorney's fees, arising out of or in any way connected to your use of this website. This expressly includes, without limitation, liability arising from your violation or infringement of any rights of others, including their personal information and any intellectual property rights.

Severability

If any part of this Privacy Notice is held invalid or unenforceable, that portion shall be construed consistent with applicable law to reflect, as nearly as possible, the original intentions of the parties, and the remaining portions shall remain in full force and effect.

Contact Us

If you have any privacy-related questions, concerns, or complaints about our Privacy Notice, or how we handle your personal information, you may contact our Home Office by one of the following means:

By e-mail at privacy@foreverliving.com

By telephone at 1-888-440-ALOE (2563)

In addition, you may also contact your local FLP office as follows:

By e-mail at customercare@foreverliving.com

By telephone at 1-888-440-ALOE (2563)

These inboxes are actively monitored and managed so that we can deliver an experience that you can confidently trust. We will respond to all requests, inquiries, or concerns within the time frame specified by the particular privacy law that is the subject of the request. If you are not satisfied with our response, you may direct privacy complaints to your local data protection authority.

For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity.

We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. We cooperate with country data protection authorities if they believe that a privacy issue has occurred.

Changes to Our Privacy Notice

We reserve the right to modify this Privacy Notice at any time. If we decide to change our Privacy Notice, we will post those changes to this Privacy Notice and any other places we deem appropriate, so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. If we make material changes to this Privacy Notice, we will notify you here, by e-mail, or by means of a notice on our home page. If you disagree with any Privacy Notice changes, you may terminate your account or cease using our services.