Privacy Policy

Last updated June 1, 2025

NOTE: This Privacy Policy contains a Dispute Resolution, Binding Arbitration, and Class Action Waiver agreement at Section 9 that affects how claims you may have against Zen Rewards, or claims Zen Rewards may have against you, will be resolved. The parties understand and agree that the Dispute Resolution, Binding Arbitration, and Class Action Waiver agreement at Section 9 operates as a separate and distinct agreement that is severable from the remainder of this Privacy Policy and is enforceable regardless of the enforceability of any other provision of this Privacy Policy or the Privacy Policy as a whole. Consideration for the Dispute Resolution, Binding Arbitration, and Class Action Waiver agreement includes, without limitation, the parties' mutual agreement to arbitrate claims.

Zen Rewards Unlimited, LLC (referred to herein as "Zen Rewards", "our", "us" or "we") is committed to respecting the privacy rights of those visiting our websites, including the Zen Rewards website (at https://myzenrewards.com), our Independent Associates' Replicated websites and our mobile applications (hereafter collectively referred to as the "Site"). We created this Privacy Policy to give you confidence as you visit and use the Site, and to demonstrate our commitment to fair information practices and to the protection of privacy.

This Privacy Policy is only applicable to the Site and not to any Third-Party websites that may link to or from this Site, including but not limited to Affiliated Merchants, which may have data collection, storage and use practices and policies that differ materially from this Privacy Policy. For additional information, see the section concerning Third-Party Websites, below.

The Site is located in United States and is subject to U.S. laws. If you are outside of the United States, your use of the Site constitutes consent to the transmission of personal information to the United States. If your use of the Site is against the laws of your jurisdiction, it is your responsibility to refrain from the use of the Site.

BY USING THE SITE, YOU REPRESENT AND WARRANT THAT YOU HAVE READ AND UNDERSTOOD AND AGREE TO THE TERMS OF THIS PRIVACY POLICY. IF YOU DO NOT UNDERSTAND OR DO NOT AGREE TO BE BOUND BY THIS PRIVACY POLICY, YOU MUST IMMEDIATELY LEAVE THE SITE.

Each time you use the Site, the then-current version of this Privacy Policy will apply. Accordingly, each time you use the Site you should check the date of this Privacy Policy (which appears at the beginning) and review any changes since the last time you visited the Site. For additional information, see the section concerning Updates and Changes to Privacy Policy below.

1. Children's Privacy

Zen Rewards is committed to the safety of our children. The Site is intended for a general audience and is not designed or intended for use by or targeted to children younger than the age of 13. We do not knowingly collect personal information from children younger than the age of 13. However, in all cases, if you are younger than the age of 18, you may use the Site (and any related services or features) only with the consent and supervision of a parent or guardian. Persons under the age of 18 may not enroll as Zen Rewards Independent Associates or register as customers. We do not solicit or knowingly collect personally identifiable information from children under the age of 13. If we obtain actual knowledge that we have collected personally identifiable information from a child under the age of 13, we will immediately delete such information from our database. Because we do not collect personally identifiable information from children

under the age of 13, we have no such information to use or disclose to third parties.

2. Information Collection

Zen Rewards is the sole owner of the Site. We collect information from Associates, customers, and visitors to the Site at different points on the Site.

- Traffic Data. Like most website operators, Zen Rewards automatically gathers device and usage information of the sort that browsers automatically make available, such as your IP address, browser and device characteristics, operating system, language preferences, referring URLs, device name, country, location, information about how and when you use the Site, and other technical information (collectively "Traffic Data"). Traffic Data is anonymous information that does not personally identify you and is primarily needed to maintain the security and operation of the Site, and for our internal analytics and reporting purposes.
- Cookies. Cookies are small pieces of information that a website stores on a user's hard drive, and that the user's browser provides to the website each time the user submits a query to the website. The purpose of a Cookie is to identify the user as a unique user of the Site. The Site uses Cookies to customize your experience on the Site to your interests, to ensure that you do not see the same informational messages repeatedly, and to store your username so you do not have to re-enter it each time you visit the Site. For information on our uses of Cookies, see the section concerning Information Use and Disclosure Practices/Traffic Data and Information Gathered Using Cookies, below.
 - O Types of Cookies. We use the following types of Cookies for the following purposes:
 - Session ID Cookies. We use session ID cookies to make it easier for you to navigate the site. A session ID cookie expires when you close your browser.
 - Persistent Cookies. We set a persistent cookie to store your valid login, so you do not have to login more than once. Persistent cookies also enable us to track and target the interests of our users to enhance the experience on the site. A persistent cookie remains on your hard drive for an extended period of time. You can remove persistent cookies by following directions provided in your Internet browser's "help" file.
 - Third Party Cookies. We may allow third parties to use Cookies on the Site, but we do not control the use or contents of third-party Cookies. Such third-party cookies may include:
 - Ad Services. In the course of providing advertisement services, third party ad services providers may utilize cookies on the Site.
 - Data Providers. We may use third-party data provider cookies in connection with the Site.
 - Analytics. We may use third-party analytics (e.g., Google Analytics) cookies to gain insight into how our visitors use the Site.
 - Opting Out of Cookies. If you do not wish to have cookies placed on your computer, you should set your browser to refuse cookies before accessing the Site, with the understanding that certain of the services and certain features of the Site may not function properly without the aid of cookies. If you refuse cookies, you assume all responsibility for any resulting loss of functionality. To learn more about cookies and how to manage them, go to https://allaboutcookies.org/.
- Personal Information. Through your use of or visits to the Site, you may be required or requested to provide personally identifiable information (hereafter "Personal Information") to us. Personal Information is any piece of information which can potentially be used to uniquely identify, contact, or locate a single person. The Personal Information that we collect depends on the context of your interactions with the Site, the choices you make, and the products and

features you use. The Personal Information we collect may include the following:

- Names
- Mailing Addresses
- Email Addresses
- Telephone Numbers
- Usernames
- Account Passwords
- Contact Preferences
- Contact or Authentication Data
- Geolocation Information
- Billing Addresses
- Credit/Debit Card Information
- Billing Information
- Bank Account Information
- o Information associated with other accounts belonging to a user
- Sensitive Information as described below

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. You are under no obligation to provide Personal Information to us, with the caveat that your refusal to do so may prevent you from using certain of the features and services available on the Site or from purchasing some or all products/services from our Affiliated Merchants or enrolling as an Associate or customer.

- **Sensitive Information.** When necessary, with your consent or as otherwise permitted by applicable law, we process the following categories of sensitive information:
 - Social Security Numbers and Tax Identification Numbers
 - o Driver's License, State Identification Card, or Passport Number
 - Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account
 - A consumer's precise geolocation
- Credit/Debit Card and Payment Information. We do not collect or store any of your credit card
 information, which is entirely handled by a third-party processor. All sales transactions on the
 Site are securely sent to our credit card processing service provider, NEXIO. To learn more about
 NEXIO's services and privacy policy please see https://nex.io.

3. Information Obtained from Third Party Sources

We may supplement the Personal Information that a user provides to us with additional Personal Information gathered from public sources or from third parties (e.g., consumer reporting agencies) who may lawfully provide such information to us. We may receive information about you such as contact information and demographics information from other sources. In addition, we may combine information you give us with information from these sources. The types of information and sources of such information include without limitation the following categories:

- **Vendors.** We may receive contact information and demographic information that you provide to or through our vendors, such as through our email and text message campaigns.
- Your Zen Rewards Associate (if applicable). Information such as account or demographic information that is submitted by your Zen Rewards Associate on your behalf.
- Payment Service Providers. Payment information such as updated credit card number and

- expiration dates from your bank or credit card company which we use to keep our records current and service you better.
- **Delivery Service Providers**. Delivery details such as updated delivery, contact information, and address information from our carriers or other third parties which we use to keep our records current, process orders, deliver your next purchase, and service you better.
- Social Media. Information that you publicly post on our and your social media pages (e.g., our Facebook*, Instagram*, and Twitter* pages), such as your contact and demographic information, such as likes, interests, preferences, comments, suggestions, and opinions, general feedback, and content.
- Other Third-Party Sources (Including Data Aggregators and Public Databases). Transactional data from third party purchases; contact information, demographics information, including profile data; information about products or services purchased from other companies.

4. Information that you make Public.

The Site may contain features (e.g., public profiles, forums, and message boards) that permit you to upload, post, transmit, display, perform or distribute content, information or other material, including some of your Personal Information. Any information that you choose to disclose by means of such features becomes public information over which Zen Rewards is unable to exercise control. You should exercise caution when deciding to disclose your Personal Information by means of such features, and you agree to assume all responsibility for doing so.

5. Information Use and Disclosure Practices

- Traffic Data and Information Gathered Using Cookies. Zen Rewards analyzes Traffic Data and information gathered using Cookies to help Zen Rewards better understand who is using the Site and how they are using it. By identifying patterns and trends in usage, Zen Rewards is able to better design the Site to improve your experience, and to serve you more relevant and interesting content. From time to time, Zen Rewards may release Traffic Data and information gathered using Cookies in the aggregate, such as by publishing a report on trends in the usage of the Site. Zen Rewards does not attempt to link information gathered using Cookies to Personal Information.
- **Personal Information.** Personal Information is used and disclosed as described in this Privacy Policy. In general, we use your Personal Information to:
 - Process your orders;
 - Communicate with you regarding your accrued rebates, rebatable purchases, your account, the use of our services, or otherwise provide customer service;
 - Maintain your account and keep track of any purchases made by you;
 - Authenticate your account credentials and identify you to log in to the Site;
 - Personalize your experience on the Site;
 - Send you marketing communications about our services and the products and services offered by our affiliated Merchants, as permitted by law;
 - Improve the Site, your Personal Information may be analyzed to search for patterns which may help improve the overall Site experience;
 - Improve the customer service we provide; your Personal Information may be used for review and quality control purposes;
 - Authenticate your credit or debit card account information;
 - o Create de-identified Personal Information to be used by us; and
 - Use for any other reason you consent to.

Except as specifically set forth in this Privacy Policy, Zen Rewards DOES NOT share Personal Information. Zen Rewards may share aggregated information from time to time with its partners,

- vendors or other third parties. When such aggregate information is shared by Zen Rewards, it is deidentified and no Personal Information is shared.
- Disclosure Practices. Except under the following circumstances and otherwise as set forth in this
 Privacy Policy, Zen Rewards will keep your Personal Information private and will not sell it to or
 share it with third parties.
 - Disclosure in Connection with Services. Zen Rewards discloses Personal Information to those who help it provide Services, including those who perform technical, administrative and data processing tasks such as hosting, billing, fulfillment, and data storage and security.
 - Our Affiliates. We may disclose your Personal Information to our affiliated companies (e.g., parent company, sister company, subsidiary, etc.
 - By Law or to Protect Rights. Zen Rewards discloses Personal Information when required to
 do so by law, or in response to a subpoena or court order, or when Zen Rewards believes in
 its sole discretion that disclosure is reasonably necessary to protect the property or rights of
 Zen Rewards, third parties or the public at large.
 - Legally Required Law Enforcement, Judicial and Administrative Agency Disclosures. Zen Rewards will provide confidential and Personal Information as necessary to comply with judicial and administrative orders, subpoenas, Civil or Criminal Investigative Demands, Administrative and Regulatory Demands and other legal obligations. In order for Zen Rewards to conduct business in certain jurisdictions, Zen Rewards must disclose certain personally identifiable and confidential information to regulatory authorities in such jurisdictions. Such information may include, but is not limited to, income information and Personal Information.
 - O Business Transfers; Bankruptcy. Zen Rewards reserves the right to transfer all Personal Information in its possession to a successor organization in the event of a merger, acquisition, or bankruptcy or other sale of all or a portion of Zen Rewards' assets. Other than to the extent ordered by a bankruptcy or other court, the use and disclosure of all transferred Personal Information will be subject to this Privacy Policy, or to a new privacy policy if you are given notice of that new privacy policy and an opportunity to affirmatively opt-out of it. Personal Information submitted or collected after a transfer, however, may be subject to a new privacy policy adopted by Zen Rewards' successor organization.
 - Unpaid Accounts. If you fail to pay any balance owed to Zen Rewards, we may, as permitted by law, report your Personal Information, including without limitation your unpaid balance, to consumer credit reporting services, collection agencies and others.
 - Invite a Friend. When you invite family or friends to join the Zen Rewards network or to attend a Zen Rewards meeting, Zen Rewards will send an email on your behalf to the indicated recipient. Your name and email address may appear in the "From" line of such email.
 - Lead Assignment and Associate Locator Features. Zen Rewards occasionally will assign prospective customer and prospective Associate leads to Associates. In these cases, we will provide the prospective customer or Associate with the appropriate Associate's name and contact information and/or provide an Associate with the prospective customer's or Associate's name and contact information. In addition, Zen Rewards has an Associate Locator feature on its website. Pursuant to this feature, a prospective customer or prospective Associate can locate a nearby Zen Rewards Associate for enrollment. In order to make the Associate Locator feature and the lead assignments effective, the company will provide the prospective customer or prospective Associate with the Associate's name and contact information, which may include his/her telephone number, address, and/or email address.
 - o **Downline Activity/Genealogy Reports.** As a Community Based Marketing company, Zen Rewards provides certain information to Associates regarding other Associates and

customers enrolled in an Associate's downline marketing organization (sales team). To help Associate in Zen Rewards' Community Based Marketing program manage their independent businesses, we provide our Associates with some of the Personal Information of the other Associates and customers whom they have personally sponsored/enrolled as well as other Associates who are on their downline. If you enroll as an Associate or register as a Zen Rewards customer, your name, address, telephone number, and email address, as well as data relating to your rebateable purchases, and recruitment activity will be disclosed to the Associate who sponsored you and to other Associates who are upline to you and your sponsoring Associate. No other Personal Information will be shared with Associates. Such information is shared via the Associate Back-Office. Information relating to downline Associates and customers is made available to Associates subject to a confidentiality and non-solicitation covenant in the agreement that each Associate enters into with Zen Rewards. However, Zen Rewards does not warrant that other Associates will adhere to the confidentiality and non-solicitation covenants, and Zen Rewards shall not be responsible for Associates' violation of these covenants. By enrolling as an Associate or registering as a Zen Rewards customer, you consent to the disclosure of your Personal Information as described in this paragraph.

Surveys. It may become necessary to conduct surveys of our customers or Associates. Should we deem it necessary to conduct a survey, we may outsource the survey to a third party. We will provide the third-party survey company with your Personal Information as is necessary for the third-party survey company to conduct the survey and to those third parties whom we engage to review and analyze the results of the survey. We will not provide your social security number, credit/debit card, banking, payment, or other sensitive information to the survey provider.

6. Retention of Personal Information

Unless there is something in this Privacy Policy to the contrary, we may retain your Personal Information for as long as your account is active and for a period of time thereafter to allow you to re-activate your account without loss of information. We may also retain your Personal Information as necessary to comply with legal requirements and obligations, defend our rights, resolve conflicts, improve the Site, address complaints, and enforce contracts.

7. Electronic Communications

Consistent with this Privacy Policy and as is permitted by applicable law, we may communicate with you via electronic messages, including email. We receive notice when you open an email or click a link within a marketing email.

8. Online Advertising

We may display advertising on the Site and partner with third parties to manage advertising on other websites for our Affiliated Merchants' and our services. We may also partner with third parties, including business partners, advertising networks, and other advertising service providers, who gather information about you on the Site and other websites to provide you with advertisements on the Site and elsewhere online based on your browsing history and tailored to your interests, preferences, and characteristics. Cookies or other similar technologies may be used to provide you with advertising based upon your browsing activities and interests. We are not responsible for the privacy practices of these third parties, and the information practices of these third parties are not covered by this Policy.

Some third parties collect information about users of the Site to provide interest-based advertising on the Site and elsewhere, including across browsers and devices. These third parties may use the

information they collect on the Site to make predictions about your interests in order to provide you with ads (from us and other companies) across the Internet. Some of these third parties may participate in industry-developed programs designed to provide consumers with choices about whether to receive targeted advertising. Due to differences between using apps and websites on mobile devices, you may need to take additional steps to disable targeted ad technologies in mobile apps. Many mobile devices allow you to opt out of targeted advertising for mobile apps using the settings within the mobile app or your mobile device. For more information, please check your mobile settings. You may uninstall our apps using the standard uninstall process available on your mobile device or app marketplace.

To opt out of interest-based advertising across browsers and devices from companies that participate in the Digital Advertising Alliance or Network Advertising Initiative opt-out programs, please visit the websites operated by the Network Advertising Initiative (http://www.networkadvertising.org/choices/) and the Digital Advertising Alliance (http://www.aboutads.info/choices/). You may also be able to opt out of interest-based advertising through the settings within the mobile app or your mobile device, but your opt-out choice may apply only to the browser or device you are using when you opt out, so you should opt out on each of your browsers and devices if you want to disable all cross-device linking for interest-based advertising. Please note that even if you use an industry-based opt-out for interest-based advertising, you will continue to receive generic advertisements and your experience on the Site may be degraded.

9. Dispute Resolution, Binding Arbitration Agreement, and Class Action Waiver

While we certainly hope that we never have a dispute with a visitor to the Site, if the unfortunate circumstance arises that we have a dispute that arises from or relates to any of our Merchants' products or services, our services, the Site, or this Privacy Policy, you agree that we will first seek to resolve the dispute informally. You will notify us of the dispute within 90 days from which you first learn of the dispute by submitting an email to info@myzenrewards.com (a "Dispute Notice"). Your email must include a detailed description of all facts which you claim support your claim and a statement indicating what you believe is a fair resolution to your dispute. If we do not successfully resolve the dispute informally within 60 days from the date on which you submit your notice, you agree that subject to the exceptions listed below, all disputes (including questions whether a dispute is subject to arbitration) will be resolved through confidential binding arbitration. You also agree to waive all rights to pursue class action lawsuits, class-wide arbitrations, and any other proceeding in which someone acts in a representative capacity against Zen Rewards. You further waive all rights to combine proceedings with the claim(s) of any other individual or entity.

All arbitration proceedings will be held in Hidalgo County, State of Texas or, if the value of the relief sought is \$10,000 or less, the arbitration shall be conducted based solely on written submissions, unless either party requests an in-person, telephonic, or videoconference hearing or the arbitrator decides that a hearing is necessary. In cases where an in-person hearing is held, either party may attend by telephone or video conference unless the arbitrator requires otherwise. The Arbitration shall be administered by the American Arbitration Association, pursuant to its Consumer Arbitration Rules, available at https://www.adr.org/consumer. Arbitration shall be governed by the Federal Arbitration Act and the law of the State of Texas. The parties shall each be responsible for paying their respective filing fees and shall split the arbitrator's fees equally

Disputes not subject to this arbitration provision are:

• Any action you bring if you have properly opted-out of arbitration. You may opt-out of the Arbitration provision by sending an opt-out notice to info@myzenrewards.com. You must submit your opt-out notice within five days from the date of your first visit to the Site.

- If your claim is within the jurisdictional limits of the small claims court in which you reside, you may pursue an action in your local small claims court.
- If you are a Zen Rewards independent Associate and you combine a claim that is covered by this Arbitration and Class Action Waiver with a claim to which the Zen Rewards arbitration and dispute resolution policy for Associate disputes applies under the Associate Agreement, the disputes will be combined and resolved according to the Dispute Resolution provisions contained in the Zen Rewards Associate Agreement.

To institute informal dispute process, submit a Dispute Notice to info@myzenrewards.com.

10. Miscellaneous

- Links. The Site may contain links to other websites. Please be aware that Zen Rewards is not
 responsible for the privacy practices of such other websites. We encourage users to be aware
 when they leave the Site and to read the privacy statements of each and every website that
 collects Personal Information. This privacy statement applies solely to information collected by
 the Site.
- **Security.** Zen Rewards has implemented and maintains reasonable security procedures and practices to protect against the unauthorized access, use, modification, destruction, or disclosure of your Personal Information.
- Do-Not-Track Requests. "Do-Not-Track" is a web browser setting that sends a signal instructing a
 website not to track a user. The Site does not have a mechanism to respond to "Do-Not-Track"
 requests.
- Lost or Stolen Information. You must promptly notify us if your credit, banking, other financial information, username, or password is lost, stolen, or used without permission. In such an event, we will remove that credit card number, bank account information, other financial institution information, username, or password from your account.
- **Promotional Activities.** From time to time, Zen Rewards may conduct contests, giveaways, and other promotions (collectively, "Promotional Activities"). Any information submitted via the Site in connection with Promotional Activities will be treated in accordance with this Privacy Policy. From time to time, Zen Rewards may also ask you to participate in surveys designed to help Zen Rewards improve the Site, its Merchants' products, services, or the Zen Rewards Community Based Marketing program. Any Personal Information provided to Zen Rewards via the Site in connection with any survey will be used only in relation to that survey and will be disclosed to third parties not bound by this Privacy Policy only in aggregated form.
- Changes to this Privacy Policy. Zen Rewards reserves the right to amend or change this Privacy Policy at any time at its sole discretion. It is your responsibility to periodically access this Privacy Policy by clicking on the Privacy Policy link at our home page. You can determine the date this Privacy Policy was last updated by referring to the effective date found at the end of the policy. When material changes or amendments are made to the Privacy Policy, we will announce the same at our home page for a period of 30 days following implementation of the amended Privacy Policy.

- Making Changes to Your Personal Information. Associates may update their Personal Information as necessary by logging into their Zen Rewards online Back Offices or accounts, which allows them to access and edit their registration account information. In addition, Associates and customers may contact us at info@myzenrewards.com to update their profiles.
- Online Privacy Policy Only. Except as may otherwise be provided herein, this Privacy Policy applies only to information collected through the Site. It does not apply to information collected offline.
- Questions. Questions regarding this Privacy Policy should be directed to info@myzenrewards.com.

Supplemental Privacy Notice for California Residents. The following applies solely to California residents.

Effective: June 1, 2025. Last Revised: June 1, 2025.

Shine the Light.

Residents of the State of California (under California Civil Code Section 1798.83) have the right to request and obtain from us once per calendar year information, if any, regarding their Personal Information as defined in California Civil Code Section 1798.83 that we have shared with third parties during the preceding year for such third parties' direct marketing purposes. The information will include (1) a list of the categories of Personal Information described in California Civil Code section 1798.83(e)(6) that were disclosed in during the preceding calendar year, if any, and (2) the names and addresses of all third parties with whom we shared any such Personal Information about you during the preceding calendar year (if the nature of such a third party's business cannot reasonably be determined from the third party's name, a description of the nature of the third party's business or examples of products and services that the third party marketed). To make such a request, please email us at info@myzenrewards.com. You must include the name of this Site and "California Resident" as the subject line, and your full name, email address, and postal address in your message. Please note that any request under this paragraph will be limited to our use and disclosure of your Personal Information.

We further offer California residents the ability to tell us not to share their Personal Information with third parties for their direct marketing purposes. To make such a request, please email us at info@myzenrewards.com and include "Do Not Share" in the subject line and your full name, email address, postal address, and, if applicable, your Associate or Customer ID Number in the email message.

California Consumer Privacy Act Notice.

If you are a California resident, you may have certain rights under the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020, and any implementing regulations adopted thereunder (collectively, the "CCPA"). Click here to see our California Consumer Privacy Act (CCPA) Notice.

Supplemental Privacy Notice for Nevada Residents. The following applies solely to Nevada Residents.

Residents of Nevada have certain rights with respect to your Personal Information.

- You have the right to know that we do not sell any of your Personal Information to any third party or parties.
- You have the right to request that we not sell any of your Personal Information. Although we do not sell your Personal Information to any third parties, you have the right to submit a request to us directing us not to sell any of your Personal Information that we have collected from you or will collect from you in the future to any third party or parties. You may make such a request by sending an email to us at info@myzenrewards.com. Please include the following information in your request: Your name, your email address, and, if applicable, your Associate ID Number or Customer ID Number. Upon our receipt and verification of your identity, we will not sell your Personal Information. Within 60 days of our receipt of your request, we will respond to you.
- We may collect the following types of Personal Information ("Covered Information") from visitors who purchase Merchants' products through us or enroll as Associates or customers through our Site:
 - o First name, middle name or middle initial, and last name;
 - Home or other physical mailing address;
 - Credit card or other payment information;
 - Email address;
 - Telephone number; and
 - Social Security Number (Associates Only).
- We share Covered Information only as specified in our Privacy Policy.
- If you wish to review, update or otherwise make changes or request that changes be made to the Covered Information you have provided to us, you may do so as specified in "Making Changes to Your Personal Information" above.
- If we ever change the types of Covered Information that we collect from you, with whom we share it, or the process by which you may review and request or make changes to your Covered Information that is collected and maintained by us, we will notify you as described in the "Changes to this Privacy Policy" above.
- No third party or third parties may collect Covered Information about your online activities over time when you use any of our websites.