

Privacy Policy

Effective January 3, 2022

GAREM, LLC (doing business as and referred to herein as “Vizi365”, “our”, “us” or “we”) is committed to respecting the privacy rights of those visiting our websites, including our Affiliates’ Replicated Websites (hereafter collectively referred to as the “Website” or “Websites”). Any personal information, such as your name, address, email address or phone number that you provide is extremely important to us. To earn your trust, we respect your privacy in handling Personal Information relating to you and your transactions with us, whether made through Vizi365.com or one of our related Websites. Vizi365 created this Privacy Policy to give you confidence as you visit and use the Websites, and to demonstrate its commitment to fair information practices and to the protection of privacy.

This Privacy Policy describes the Personal Information we gather about you, what we do with it, the safeguards we have in place to protect it, and how you can control our use of it. By visiting or using the Websites, you agree, without limitation or qualification, to be bound by this Privacy Policy, and you are accepting the practices described in this Privacy Policy. When you provide Personal Information to our Websites, you are consenting to the manner in which Vizi365 will collect, use, disclose, and otherwise manage your Personal Information, as set out below.

This Privacy Policy is only applicable to the Websites and not to any Third-Party websites, which may have data collection, storage and use practices and policies that differ materially from this Privacy Policy. For additional information, see the Section V(A) concerning Links to Third-Party Websites, below.

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

BY USING THE WEBSITE, 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 WEBSITE.

I. WHO MAY USE THE WEBSITES

A. Children’s Privacy. Vizi365 is committed to the safety of our children. The Websites are not intended or designed to attract users under the age of 18. Persons under the age of 18 may not enroll as Vizi365 Affiliates or register as Customers. Children under the age of 13 may not purchase products through any of our Websites. Vizi365 does not solicit or knowingly collect personally identifiable information from children under the age of 13. If Vizi365 obtains actual knowledge that it has collected personally identifiable information from a child under the age of 13, Vizi365 will immediately delete such information from its database. Because Vizi365 does not collect

personally identifiable information from children under the age of 13, Vizi365 has no such information to use or disclose to third parties. Vizi365 has designed this Privacy Policy in order to comply with the Children's Online Privacy Protection Act.

B. Users Outside of the United States. The Websites are intended for users from the United States and those not governed by privacy policies of other countries. Users from the European Union are advised not to disclose Personal Information to Vizi365. Information sent to us will be housed on servers located in the state of Virginia, in the United States. Do not send us information unless you consent to the application of U.S. law and to the use and disclosure of your information consistent with this Privacy Policy.

II. INFORMATION COLLECTION

Vizi365 is the sole owner of the Website, including Replicated Websites. We collect information from Independent Affiliates ("Affiliates"), Customers and visitors to the websites at different points on the websites.

A. Traffic Data. Like most website operators, Vizi365 automatically gathers information of the sort that browsers automatically make available, including: (i) IP addresses; (ii) domain servers; (iii) types of devices accessing the Website; and (iv) types of Web browsers accessing the Website (collectively "Traffic Data"). Traffic Data is anonymous information that does not personally identify you.

B. Cookies. A "Cookie" is a string of information that a website stores on a user's computer, 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 Website. Vizi365 uses Cookies to customize your experience on the Website 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 Website. For additional information on Vizi365's uses of Cookies, see the section concerning Information Use and Disclosure Practices/Traffic Data and Information Gathered Using Cookies, below. IF YOU DO NOT WISH TO HAVE COOKIES PLACED ON YOUR COMPUTER, YOU SHOULD SET YOUR BROWSERS TO REFUSE COOKIES BEFORE ACCESSING THE WEBSITE, WITH THE UNDERSTANDING THAT CERTAIN OF THE SERVICES AND CERTAIN FEATURES OF THE WEBSITE MAY NOT FUNCTION PROPERLY WITHOUT THE AID OF COOKIES. IF YOU REFUSE COOKIES, YOU ASSUME ALL RESPONSIBILITY FOR ANY RESULTING LOSS OF FUNCTIONALITY.

We use .Net to record your usage behavior on our website in order to adapt our web services to the needs of our users. In doing so, we determine your browser type, location, time, and duration of your use, URL, page name, and the website that referred you to our page. You can stop us from recording this data by disabling .Net directly in your browser.

We also use the following tools:

- ❖ **Google Analytics** - This is a web analytics tool by Google Inc., 1600 Amphitheatre Parkway Mountain View, California 94043, United States, hereinafter referred to as "Google", to record your online activities on our site and to determine how many users are visiting us, what contents of our page are viewed, and how many times. The

evaluation is done anonymously. Google Analytics cookies, including the Google Analytics tool “anonymous IP address” and usage data, are usually transmitted to a Google server in the United States and stored there. For further information, please refer to <https://support.google.com/analytics/answer/6004245?hl=de>. At <https://tools.google.com/dlpage/gaoptout?hl=de>. Google Analytics offers the option to opt out of data collection.

- ❖ **Piwik Open Analytics Platform** - This allows us to record your online activities on our site and determine how many users visit us on the Internet, which content of our site is viewed, and how often. The evaluation is done anonymously. The cookies are stored on your computer. For additional information, please refer to <https://piwik.org/faq/>.
- ❖ **Google AdWords** - This is used to record website visits for advertising purposes (remarketing) in Google and in the Display Network. When you visit a website, your browser saves cookies that allow you to be recognized as a visitor when you visit websites that belong to Google's advertising network. On these pages, ads that relate to content that you previously viewed on other websites that use Google's remarketing function can be presented to you as a visitor. You can opt out of data collection by Google AdWords on the website <http://www.google.com/settings/ads>
- ❖ **Google AdWords conversion tracking** - We use this to generate conversion statistics that measure the effectiveness of our online advertising campaigns. The conversion tracking cookie is set when a user clicks on an ad placed by Google. According to Google's privacy policy, no personal information is processed. If you do not wish to participate in tracking, you can opt out of this usage by disabling the Google conversion tracking cookie in the usage settings of your Internet browser.
- ❖ **Salesforce Marketing Cloud** - We use this to record your behavior on our website to optimize our product offering. It helps us determine how many users visit us in the Internet, which content of our site is viewed, and how often. The evaluation is done anonymously and is used automatically by predictive intelligence to improve the presentation of our product offering. For registered members, the user-related behavior on the website is recorded to improve the user experience and is used to display the relevant content. Salesforce cookies are usually delivered to a Salesforce server in the United States and stored there.
- ❖ **Hotjar** - We collect non-personal information, including standard internet log information and details of your behavioral patterns when you visit our website. This is done to enable to provide you with a better user experience, to identify preferences, to diagnose technical problems, to analyze trends and to improve our website. The following information may be collected related to your device and browser: device's IP address (captured and stored in an anonymized form), device screen resolution, device type (unique device identifiers), operating system, and browser type, geographic location (country only), preferred language used to display our website. The following information is collected related to your user interaction: mouse events (movements, location and clicks), keypresses. For a sampling of visitors, Hotjar also records information which is collected from our website: referring URL and domain, pages visited, geographic location (country only), preferred language used to display our website, date and time when the website pages were accessed. By visiting the opt-out page <https://www.hotjar.com/opt-out> and clicking on "Disable Hotjar" you can at any time refuse to collect your data from Hotjar when you visit our website. You may opt-out

from having Hotjar collect your information when visiting our website at any time by visiting the [Opt-out](https://www.hotjar.com/opt-out) page <https://www.hotjar.com/opt-out> and clicking “Disable Hotjar”.

- ❖ **Facebook Pixel** -- With your consent, we use the “Facebook Pixel” by Facebook Inc., 1601 South California Avenue, Palo Alto, California 94304, United States (“Facebook”) on our website. This is a cookie (i.e., a small text file that is stored on your computer and can be accessed again later). With its help, actions of users can be tracked after they have seen or clicked on a Facebook ad. This allows us to track the effectiveness of Facebook ads for statistical and market research purposes. The data collected in this way is anonymous to us, in other words, it does not provide any information on the identity of the users. However, the data is stored and processed by Facebook, so that a connection to the respective user profile is possible and Facebook can use the data for its own advertising purposes, according to the Facebook Data Policy (<https://www.facebook.com/about/privacy/>). You can allow Facebook and its partners to display ads on and off Facebook. A cookie may also be stored on your computer for these purposes. By using the website, you agree to the use of the visitor action pixel.

C. Personal Information. Through your use of or visits to our websites, 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. Such information includes, without limitation: (1) “Contact Data” (such as your name, membership number, title, gender, date of birth, mailing address, address coordinates (longitude and latitude), phone number(s), fax number, and e-mail address); (2) “Demographic Data” (such as your age, gender, profession, education level, relationship status, religious affiliation, country, state, city and likes and dislikes,); (3) “Financial Data” (such as your credit/debit card number and expiration date); and (4) “Shopping Preferences” (such as items purchased, purchase date, place of purchase, time of purchase, purchase amount, currency and shopping cart). For certain transactions, we may be required to collect information to comply with legal requirements. In each case, you will be asked to provide Personal Information; the Website will not gather it surreptitiously. Vizi365 may supplement the Personal Information you provide with additional personal information gathered from public sources or from third-parties (e.g., consumer reporting agencies) who may lawfully provide such information to Vizi365. You are under no obligation to provide Personal Information, with the caveat that your refusal to do so may prevent you from using certain of the features and services available on the Website or from purchasing any of our products.

D. Non-Personal Information. “Non-Personal Information” is anonymous information is that information we collect that is not traceable to any individual person or computer. We utilize this data to analyze trends and understand customer needs while shopping and interacting on our site so that we can provide a better user experience. For example, we may use cookies, web beacons, log files and other technologies to collect information about visitors to our Website, and interactions with our online advertisements and offerings.

E. Affiliate and Customer Registration. In order to become an Affiliate, an applicant must provide Personal Information to us. We also may require an applicant’s Social Security Number or Federal Tax ID Number so that we may prepare and file necessary non-employee compensation forms for the IRS. Certain customers may be required to register in order to purchase products directly from us. Customers will be required to provide Personal Information. We use this information to maintain contact with Affiliates and Customers, and to process Affiliate and Customer orders.

F. Product or Service Purchases. When a retail customer, Customer, or Affiliate purchases products or services from us through any of our websites, the purchaser must provide us with Personal Information. This information is used for billing and payment purposes and to fill orders.

G. Information that you make Public. The Website may contains 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 Vizi365 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.

III. INFORMATION USE AND DISCLOSURE PRACTICES

A. Traffic Data and Information Gathered Using Cookies. We use "cookies" to recognize you as you use or return to our sites. This is done so that we can provide a continuous and more personalized shopping experience for you. A cookie is a small text file that a website or email may save to your browser and store on your hard drive. Most cookies are "session cookies," meaning that they are automatically deleted from your hard drive once you sign out from Vizi365.com or close your web browser. We use cookies to provide features and services, such as:

- ❖ allowing you to enter your password less frequently;
- ❖ remembering your preferences;
- ❖ presenting information that is targeted to your interests;
- ❖ measuring the effectiveness of our sites, services, content, and advertising; and
- ❖ providing other services and features that are available only through the use of cookies.

Vizi365 analyzes Traffic Data and information gathered using Cookies to help Vizi365 better understand who is using the Website and how they are using it. By identifying patterns and trends in usage, Vizi365 is able to better design the Website to improve your experience, and to serve you more relevant and interesting content. From time to time, Vizi365 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 Website. Vizi365 does not attempt to link information gathered using Cookies to Personal Information.

B. Web Beacons. We may also use web beacons. A "web beacon" is an electronic image placed in the code of a web page. Beacons allow us to know if a certain page was visited, an email was opened, or if ad banners on our website and other sites were effective. We use web beacons to monitor the traffic patterns of users from one page to another and to improve site performance.

C. Personal Information. Personal Information that is collected from retail customers, Customers, and Affiliates through Affiliate and Customer Registration, Product or Services Purchases and/or Surveys is used and disclosed as described in this Privacy Policy. Except as specifically set forth in this Privacy Policy, Vizi365 DOES NOT share Personal Information. Vizi365 may share

aggregated information from time to time with its partners, vendors or other third parties. When such aggregate information is shared by Vizi365, no Personal Information is shared.

D. Disclosure Practices. Except under the following circumstances and otherwise as set forth in this Privacy Policy, Vizi365 will keep your Personal Information private and will not sell it to or share it with third parties.

- ❖ **Disclosure in Connection with Services.** Some of our operations, such as our electronic commerce, may be managed by Service Providers who are unaffiliated companies. These companies may share Personal Information with their affiliates and service providers whom they engage to perform services related to our Websites or the operation of our business. Examples of these services include payment processing and authorization, fraud protection and credit risk reduction, product customization, order fulfillment and shipping, marketing and promotional material distribution, Website hosting and evaluation, data storage, analysis, or security and, where applicable, data cleansing. These companies may have access to your Personal Information on a confidential basis only to the extent necessary to perform their functions. In no event will we authorize these companies to use your Personal Information for any reason other than to provide you with those specific services. If your purchases are being shipped to you, your shipping information will be shared with our delivery service providers (U.S. Postal Service, UPS, FedEx, or other delivery companies we or you select). Our delivery service providers are asked not to use your Personal Information for any purpose other than making the delivery.
- ❖ **Sharing.** The website contains “Share” buttons for the social networks **Twitter Inc.**, 795 Folsom St., Suite 600, San Francisco, California 94107, United States, **Facebook**, 1601 South California Avenue, Palo Alto, California 94304, United States, and **Pinterest**, 800 Brannan Street, San Francisco, California 94103. In addition, there is also a “Share” button for email. The “Share” buttons can be recognized by their respective logos. All “Share” buttons are set up in compliance with data protection requirements. A direct connection between your browser and the server of the operator of the respective social network is established only when you click on the respective “Share” button on this website (and only then). According to the operators of the social networks mentioned, no personal data is collected by the social networks without a click on the respective “Share” button. Only data of logged-in Affiliates and Customers, including the IP address, is collected and processed. If you do not wish to associate your visit to our website with your user account of the respective social network, please log out of the user account of that social network. We do not receive any information regarding the content of the data transmitted and its use by the social networks. For more information about the use of data by the social media networks, please refer to the privacy policies of the social networks mentioned.
- ❖ **By Law or to Protect Rights.** Vizi365 discloses Personal Information when required to do so by law, or in response to a subpoena or court order, or when Vizi365 believes in its sole discretion that disclosure is reasonably necessary to protect the property or rights of Vizi365, third parties, or the public at large.
- ❖ **Legally Required Law Enforcement, Judicial and Administrative Agency Disclosures.** Vizi365 will provide confidential and personally identifiable 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 Vizi365 to conduct business in certain jurisdictions, Vizi365 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 personally identifiable information.

- ❖ **Business Transfers or Bankruptcy.** Vizi365 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 Vizi365's 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 Vizi365's successor organization.
- ❖ **Unpaid Accounts.** If you fail to pay any balance owed in consideration of Services, Vizi365 may, as permitted by law, report your Personal Information, including without limitation your unpaid balance, to consumer credit reporting services, collection agencies and others.
- ❖ **To help Affiliates in Vizi365's network marketing program manage their independent businesses,** we may provide your Vizi365 sponsor and other upline Vizi365 Affiliates with your name, rank, address, telephone number, and email address as well as data relating to your sales and recruitment activity through the Back-Office to the Website. We also provide downline Affiliates with the names, rank, address, telephone number, and email address of their sponsor and certain specified upline Affiliates.

IV. COMMUNICATIONS FROM US

A. Special Offers and Updates. By enrolling as an Affiliate, registering as Customer, or making a purchase or other inquiry through the Website, you consent to receive periodic email and other communications from us and from Vizi365 Affiliates. For example, Vizi365 sends all new Affiliates and Customers a welcoming email to verify password, username, and acceptance of the Affiliate Agreement or customer subscription. All Affiliates and Customers will occasionally receive information on products, services, special deals, and a newsletter. Customers who have not registered with Vizi365 and who grant permission will also receive occasional information on products, services, special deals, and the like.

B. Service Announcements. On rare occasions it is necessary to send out a strictly service related announcement. For instance, if our service is temporarily suspended for maintenance we might send Affiliates and/or Customers an email. Generally, Affiliates may not opt-out of these communications, though they can deactivate their account. However, these communications are not promotional in nature.

C. Affiliate and Customer Service. Vizi365 communicates with Affiliates and Customers via email, regular mail and telephone on a regular basis to provide requested services and in regards to issues relating to their Vizi365 business. Vizi365 communicates with other Customers with respect to products or services purchased by such Customers from Vizi365. Such communications may be by email, regular mail, or telephone.

D. Privacy Preferences/Opt-Out. We now offer an on-line preference page located within the **My Account section on www.Vizi365.com** where you can register and change your preferences to receive or not receive marketing materials. You may also update what product/lifestyle preferences you prefer, which may determine what offers and promotional materials you may receive. You may update these preferences at any time, but you must first register by creating an account before you can update any of your preferences. Please allow sufficient time for your preferences to be processed. You may also change your marketing preferences or remove yourself from our mailing list by clicking on an "unsubscribe" hyperlink contained in promotional emails we send you or by contacting us at: Vizi365, Attn: Privacy Manager, 32 West 200 South, Suite 128, Salt Lake City, Utah 84101, or by emailing us at info@Vizi365.com.

V. MISCELLANEOUS

A. Links. Vizi365's websites may contain links to other sites. Please be aware that Vizi365 is not responsible for the privacy practices of such other sites. We encourage users to be aware when they leave our 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 Vizi365 websites.

B. Security of Personal Information. We maintain administrative, technical and physical safeguards to protect against unauthorized access, use, modification and disclosure of Personal Information in our custody and control. We also are committed to employing reasonable technology in order to protect the security of our Websites. However, even with the best technology, no website is 100% secure. We will take reasonable measures which we believe are appropriate to protect your Personal Information from loss, misuse, alteration or destruction, and, where possible, will ask that any third parties to whom we may transfer such information to take comparable steps to protect that security.

C. Secure Shopping. When you place orders on our Websites, all of your order information, including your card number and delivery address, is transmitted through the Internet using Secure Sockets Layer (SSL) technology. SSL technology causes your browser to encrypt your order information before transmitting it to our secure server. SSL technology, an industry standard, is designed to prevent someone other than operators of our Websites from capturing and viewing your Personal Information. Since any order information you provide to us on our Websites will be transmitted using a secure connection, if your Web browser cannot support this level of security, you will not be able to order products through our Websites. The most recent versions of Google Chrome, Netscape Navigator, Apple Safari, and Microsoft Internet Explorer can support a secure connection and can be downloaded for free from the Google, Netscape, Apple, or Microsoft website respectively.

D. Passwords. To provide you with an increased level of security, online access to your Personal Information is protected with a password you select. We strongly recommend that you do not disclose your password to anyone. Vizi365 will never ask you for your password in any unsolicited communication (including unsolicited correspondence such as letters, phone calls or e-mail messages).

E. Lost or Stolen Information. You must promptly notify us if your credit, banking, other financial information, user name 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, user name or password from your account.

F. Promotional Activities. From time to time, Vizi365 may conduct contests, giveaways and other promotions (collectively, "Promotional Activities"). Any information submitted in connection with Promotional Activities will be treated in accordance with this Privacy Policy. From time to time, Vizi365 may also ask you to participate in surveys designed to help Vizi365 improve the Websites, its products, services, or the Vizi365 network marketing program. Any Personal Information provided to Vizi365 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.

G. Changes to this Privacy Policy. Vizi365 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 ViziCenter.com. 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 10 days following implementation of the amended Privacy Policy.

H. Making Changes to Your Personal Information. Affiliates and Customers may update their personal information as necessary by logging into their Vizi365 online Back Offices or Customer Accounts, which allows them to access and edit their registration account information.

I. Information Sharing Disclosure Requests. If you are a California resident, you have the right to request one Notice of Information-Sharing Disclosure per year which will identify the third parties with whom Vizi365 or any of our affiliates has shared the Personal Information we have collected from you. You may request the Notice of Information-Sharing Disclosure by writing to us at Vizi365, Attn: Privacy Manager, 32 West 200 South, Suite 128, Salt Lake City, Utah 84101, or by emailing us at info@Vizi365.com. We will respond to your request for a Notice of Information-Sharing Disclosure within 30 days.

J. Questions. Questions regarding this Privacy Policy should be directed to info@Vizi365.com, or by mail to Vizi365, 32 West 200 South, Suite 128, Salt Lake City, Utah 84101.

K. Effective Date. The effective date of this Privacy Policy is April 20, 2020.