

## **Last Updated on December 14th, 2021**

Borgaty LLC and/or Borgaty Capital LLC take your privacy seriously. Please read the following to learn more about our Privacy Policy. Borgaty LLC and/or Borgaty Capital LLC provides information and activities relating to Zobeida Torres and Borgaty.com and related websites (the “Site”). Our content includes information about Zobeida Torres’s programs, products and events along with photos, video and educational information for and interactivity with our users and also provides links to other Borgaty LLC and/or Borgaty Capital LLC sites.

While we encourage the interactive nature of our website, we strive to promote the online safety and privacy of our users.

We have implemented this Privacy Policy governing the personally identifiable information (“Personal Consumer Information”) collected by this Site. This Privacy Policy does not govern Personal Consumer Information collected from any other source or in any other manner.

**BY VISITING Borgaty.com, YOU ARE CONSENTING TO OUR PRIVACY POLICY.**

### **OVERVIEW**

Borgaty LLC and/or Borgaty Capital is committed to protecting your privacy online. This Privacy Policy describes the personal information we collect through this website at (the “Site”), and how we collect and use that information.

The terms “we,” “us,” and “our” refers to Borgaty LLC and/or Borgaty Capital. The terms “user,” “you,” and “your” refer to site visitors, customers, and any other users of the site.

The term “personal information” is defined as information that you voluntarily provide to us that personally identifies you and/or your contact information, such as your name, phone number, and email address.

(TRAINING PROGRAMS, PRODUCTS, AND BLOG POSTS) (the “Service”)

Use of , including all materials presented herein and all online services provided by Borgaty LLC and/or Borgaty Capital is subject to the following Privacy Policy. This Privacy Policy applies to all site visitors, customers, and all other users of the site. By using the Site or Service, you agree to this Privacy Policy, without modification, and acknowledge reading it.

### **INFORMATION WE COLLECT**

This Site only collects the personal information you voluntarily provide to us, which may include:

- \* Your email address – including your first and/or last name in order to subscribe visitors to our newsletter

- \* Credit card information, mailing address, or phone number when ordering a program or products on our site

The information you provide is used to process transactions, send periodic emails, and improve the service we provide. We do share your information with trusted third parties who assist us in operating our website, conducting our business and servicing clients and visitors. These trusted third parties agree to keep this information confidential. Your personal information will never be shared with unrelated third parties.

## **ACTIVITY**

We may record information relating to your use of the Site, such as the searches you undertake, the pages you view, your browser type, IP address, requested URL, referring URL, and timestamp information. We use this type of information to administer the Site and provide the highest possible level of service to you. We also use this information in the aggregate to perform statistical analyses of user behavior and characteristics in order to measure interest in and use of the various areas of the Site.

## **COOKIES**

We may send cookies to your computer in order to uniquely identify your browser and improve the quality of our service. The term “cookies” refers to small pieces of information that a website sends to your computer’s hard drive while you are viewing the Site. We may use both session cookies (which expire once you close your browser) and persistent cookies (which stay on your computer until you delete them). You have the ability to accept or decline cookies using your web browser settings. If you choose to disable cookies, some areas of the Site may not work properly or at all. The Site does not respond to Do Not Track signals sent by your browser.

## **THIRD PARTY LINKS**

The Site may contain links to third-party websites. Except as otherwise discussed in this Privacy Policy, this document only addresses the use and disclosure of information we collect from you on our Site. Other sites accessible through our site via links or otherwise have their own policies in regard to privacy. We are not responsible for the privacy policies or practices of third parties.

## **SECURITY**

We maintain security measures to protect your personal information from unauthorized access, misuse, or disclosure. However, no exchange of data over the Internet can be guaranteed as 100% secure. While we make every effort to protect your personal information shared with us through our Site, you acknowledge that the personal information you voluntarily share with us through this Site could be accessed or tampered with by a third party. You agree that we are not responsible for any intercepted information shared through our Site without our knowledge or permission. Additionally, you release us from any and all claims arising out of or related to the use of such intercepted information in any unauthorized manner.

## **CHILDREN**

To access or use the Site, you must be 13 years old or older and have the requisite power and authority to enter into this Privacy Policy. Children under the age of 13 years-old are prohibited from using the Site.

## **UPDATING YOUR INFORMATION**

You may access and correct your personal information and privacy preferences by contacting us via email at .

## **Third-party disclosure**

We do not sell, trade, or otherwise, transfer to outside parties your Personally Identifiable Information unless we provide users with advance notice. This does not include website hosting

partners and other parties who assist us in operating our website, conducting our business, or serving our users, so long as those parties agree to keep this information confidential. We may also release information when its release is appropriate to comply with the law, enforce our site policies, or protect ours or others' rights, property or safety.

However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

### **Third-party Use of Cookies**

Some content or applications, including advertisements, on the Website are served by third-parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly.

### **Third-party links**

At our discretion, we may include or offer third-party products or services on our website. These third-party sites have separate and independent privacy policies. We, therefore, have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these sites.

### **Google**

As you navigate through our Website, we may use automatic data collection technologies including Google Analytics to collect certain information about your equipment, browsing actions, and patterns. This will generally include information about your location, your traffic pattern through our website, and any communications between your computer and our Website. Among other things, we will collect data about the type of computer you use, your Internet connection, your IP address, your operating system, and your browser type.

The information we collect automatically is used for statistical data and will not include personal information. We use this data to improve our Website and our service offerings. To the extent that you voluntarily provide personal information to us, our systems will associate the automatically collected information with your personal information.

We, along with third-party vendors such as Google use first-party cookies (such as the Google Analytics cookies) and third-party cookies (such as the DoubleClick cookie) or other third-party identifiers together to compile data regarding user interactions with ad impressions and other ad service functions as they relate to our website.

### **Email Information:**

If you choose to correspond with us through email, we may retain the content of your email messages together with your email address and our responses. We provide the same protections for these electronic communications that we employ in the maintenance of information received

online, mail, and telephone. This also applies when you register for our website, sign up through any of our forms using your email address or make a purchase on this site. For further information see the email policies below.

### **How and Why We Collect Information:**

Borgaty LLC and/or Borgaty Capital collects your information in order to record and support your participation in the activities you select. If you register to download a book or resources, sign up for our newsletter, and/or purchase a product from us, we collect your information. We use this information to track your preferences and to keep you informed about the products and services you have selected to receive and any related products and/or services. As a visitor to this Website, you can engage in most activities without providing any personal information. It is only when you seek to download resources and/or register for services that you are required to provide information.

If you are outside the European Union and opt to receive any free resources, participate in any free training programs, register for a webinar, register for a live event, register for a seminar, or purchase any products sold by Borgaty LLC and/or Borgaty Capital on this Website, we will automatically enroll you to receive our free email newsletter. If you do not wish to receive this newsletter, you can unsubscribe anytime. We include an “unsubscribe” link at the bottom of every email we send. If you ever have trouble unsubscribing, you can send an email to requesting to unsubscribe from future emails.

If you are in the European Union and opt to receive any free resources, participate in any free training programs, register for a webinar, register for a live event, register for a seminar, or purchase any products sold by Borgaty LLC and/or Borgaty Capital on this Website, we will only enroll you to receive our free email newsletter if you affirmatively consent to it. If you do not wish to receive this newsletter, you can unsubscribe anytime. We include an “unsubscribe” link at the bottom of every email we send. If you ever have trouble unsubscribing, you can send an email to requesting to unsubscribe from future emails.

### **How We Use the Information that you Provide to Us:**

We use personal information for purposes of presenting our Website and its contents to you, providing you with information, providing you with offers for products and services, providing you with information about your subscriptions and products, carrying out any contract between you and the Company, administering our business activities, providing customer service, and making available other items and services to our customers and prospective customers.

From time-to-time, we may use the information you provide to us to make you offers to purchase products and services provided by third parties in exchange for a commission to be paid to us by such third parties. Should you opt to take part in such promotions, the third parties will receive your information.

From time-to-time, we may use the information you provide to us to display advertisements to you that are tailored to your personal characteristics, interests, and activities.

### **Disclosure of your Information:**

As a general rule, we do not sell, rent, lease or otherwise transfer any information collected whether automatically or through your voluntary action.

We may disclose your personal information to our subsidiaries, affiliates, and service providers for the purpose of providing our services to you.

We may disclose your personal information to a third party, including a lawyer or collection agency, when necessary to enforce our terms of service or any other agreement between you and the Company.

We may provide your information to any successor in interest in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the Company's assets and/or business.

We may disclose information when legally compelled to do so, in other words, when we, in good faith, believe that the law requires it or for the protection of our legal rights or when compelled by a court or other governmental entity to do so.

### **Opting out:**

We are committed to keeping your e-mail address confidential. We do not sell, rent, or lease our subscription lists to third parties, and will not disclose your email address to any third parties except as allowed in the section titled Disclosure of Your Information. We will maintain the information you send via e-mail in accordance with applicable federal law.

In compliance with the CAN-SPAM Act, all e-mails sent from our organization will clearly state who the e-mail is from and provide clear information on how to contact the sender. In addition, all e-mail messages will also contain concise information on how to remove yourself from our mailing list so that you receive no further e-mail communication from us.

Our emails provide users the opportunity to opt-out of receiving communications from us and our partners by reading the unsubscribe instructions located at the bottom of any e-mail they receive from us at any time.

Users who no longer wish to receive our newsletter or promotional materials may opt-out of receiving these communications by clicking on the unsubscribe link in the e-mail.

### **Users can visit our site anonymously.**

Once this privacy policy is created, we will add a link to it on our homepage or as a minimum, on the first significant page after entering our website.

Our Privacy Policy link includes the word 'Privacy' and can be easily be found on the page specified above.

### **You will be notified of any Privacy Policy changes:**

- On our Privacy Policy Page

Can change your personal information, by emailing us at

### **How does our site handle Do Not Track signals?**

We don't honor Do Not Track signals and Do Not Track, plant cookies, or use advertising when a Do Not Track (DNT) browser mechanism is in place. We don't honor them because we do not have the mechanism in place to use them. It's also important to note that we do not allow third-party behavioral tracking

COPPA (Children Online Privacy Protection Act)

When it comes to the collection of personal information from children under the age of 13 years old, the Children's Online Privacy Protection Act (COPPA) puts parents in control. The Federal

Trade Commission, United States' consumer protection agency, enforces the COPPA Rule, which spells out what operators of websites and online services must do to protect children's privacy and safety online. We do not specifically market to children.

### **Fair Information Practices**

The Fair Information Practices Principles form the backbone of privacy law in the United States and the concepts they include have played a significant role in the development of data protection laws around the globe. Understanding the Fair Information Practice Principles and how they should be implemented is critical to comply with the various privacy laws that protect personal information.

In order to be in line with Fair Information Practices we will take the following responsive action, should a data breach occur:

We will notify you via email within 7 business days. We also agree to the Individual Redress Principle which requires that individuals have the right to legally pursue enforceable rights against data collectors and processors who fail to adhere to the law. This principle requires not only that individuals have enforceable rights against data users, but also that individuals have recourse to courts or government agencies to investigate and/or prosecute non-compliance by data processors.

### **CAN SPAM Act**

The CAN-SPAM Act is a law that sets the rules for commercial email, establishes requirements for commercial messages, gives recipients the right to have emails stopped from being sent to them, and spells out tough penalties for violations.

We collect your email address in order to:

Process orders and to send information and updates pertaining to orders.

Send you additional information related to your product and/or service

Market to our mailing list or continue to send emails to our clients after the original transaction has occurred.

To be in accordance with CAN-SPAM, we agree to the following:

Not use false or misleading subjects or email addresses.

Identify the message as an advertisement in some reasonable way.

Include the physical address of our business or site headquarters.

Monitor third-party email marketing services for compliance, if one is used.

Honor opt-out/unsubscribe requests quickly.

Allow users to unsubscribe by using the link at the bottom of each email.

If at any time you would like to unsubscribe from receiving future emails, you can email us at

Follow the instructions at the bottom of each email.

and we will promptly remove you from ALL correspondence.

Updated to comply with the General Data Protection Regulation (aka GDPR):

## **1. WHAT DATA DO WE COLLECT ABOUT YOU**

Personal data means any information capable of identifying an individual.

We may process certain types of personal data about you as follows:

\*Identity Data may include your first name, maiden name, last name, username, title, date of birth and gender.

\*Contact Data may include your billing address, delivery address, email address and telephone numbers.

\*Financial Data may include your bank account and payment card details.

\*Transaction Data may include details about payments between us and other details of purchases made by you.

\*Technical Data may include your login data, internet protocol addresses, browser type and version, browser plug-in types and versions, time zone setting and location, operating system and platform and other technology on the devices you use to access this site.

\*Profile Data may include your username and password, purchases or orders, your interests, preferences, feedback and survey responses.

\*Usage Data may include information about how you use our website, products, and services.

\*Marketing and Communications Data may include your preferences in receiving marketing communications from us and our third parties and your communication preferences.

We may also process Aggregated Data from your personal data but this data does not reveal your identity and as such in itself is not personal data. An example of this is where we review your Usage Data to work out the percentage of website users using a specific feature of our site. If we link the Aggregated Data with your personal data so that you can be identified from it, then it is treated as personal data.

### **Sensitive Data**

We do not collect any Sensitive Data about you. Sensitive data refers to data that includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health and genetic and biometric data. We do not collect any information about criminal convictions and offenses.

Where we are required to collect personal data by law, or under the terms of the contract between us and you do not provide us with that data when requested, we may not be able to perform the contract (for example, to deliver goods or services to you). If you don't provide us with the requested data, we may have to cancel a product or service you have ordered but if we do, we will notify you at the time.

## **2. HOW WE COLLECT YOUR PERSONAL DATA**

We collect data about you through a variety of different methods including:

\*Direct interactions: You may provide data by filling in forms on our site (or otherwise) or by communicating with us by mail, phone, email or otherwise, including when you:

\*order our products or services;

\*create an account on our site;

\*subscribe to our service or publications;

\*request resources or marketing be sent to you;

\*enter a competition, prize draw, promotion or survey; or give us feedback.

\*Automated technologies or interactions: As you use our site, we may automatically collect Technical Data about your equipment, browsing actions and usage patterns. We collect this data

by using cookies, server logs, and similar technologies. We may also receive Technical Data about you if you visit other websites that use our cookies.

Third parties or publicly available sources: We may receive personal data about you from various third parties and public sources as set out below

Technical Data from the following parties:

- analytics providers such as Google
- advertising networks (such as Facebook, Instagram, Twitter, etc)

### **3. HOW WE USE YOUR PERSONAL DATA**

We will only use your personal data when legally permitted. The most common uses of your personal data are:

Where we need to perform the contract between us.

Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.

Where we need to comply with a legal or regulatory obligation.

Generally, we do not rely on consent as a legal ground for processing your personal data, other than in relation to sending marketing communications to you via email or text message. You have the right to withdraw consent to marketing at any time by emailing us at

Purposes for processing your personal data:

Set out below is a description of the ways we intend to use your personal data and the legal grounds on which we will process such data. We have also explained what our legitimate interests are where relevant.

We may process your personal data for more than one lawful ground, depending on the specific purpose for which we are using your data. Please email us at if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

#### **Contacting Us**

If there are any questions regarding this privacy policy and/or processing your private information, you may contact us using the information below.

Borgaty LLC and/or Borgaty Capital  
Email address: INFO@Borgaty.com