

PRIVACY POLICY

HAUMI LLC

Effective Date: 2026/09/10

This Privacy Policy describes how HAUMI LLC, a company organized under the laws of the State of Delaware, United States (“Company,” “we,” “us,” or “our”), collects, uses, stores, and discloses personal information when users access or use our websites, platforms, digital products, services, training programs, and distributor programs (collectively, the “Services”).

This Privacy Policy applies to customers, distributors, applicants, and visitors who access or use the Services, subject to applicable law.

1. Information We Collect

We may collect the following categories of personal information:

a. Information You Provide Directly

- Full name
- Email address
- Billing and payment information
- Mailing address
- Phone number
- Account login credentials
- Distributor application information
- Tax and compliance-related information (including W-9 or equivalent, where required)

b. Information Collected Automatically

- IP address
- Device identifiers
- Browser type
- Operating system
- Usage data and interaction with the Services
- Cookies and similar tracking technologies

c. Information from Third Parties

- Payment processors (e.g., Stripe, PayPal)
- Identity verification providers
- Compliance and fraud-prevention partners

2. How We Use Personal Information

We use personal information for legitimate business purposes, including but not limited to:

- Providing access to digital products and Services
- Creating and managing user and distributor accounts
- Processing payments and commission payouts
- Verifying identity and eligibility
- Complying with tax, financial, and regulatory obligations
- Preventing fraud, abuse, and unauthorized activity
- Communicating service-related notices and updates

- Enforcing contractual agreements, including the Terms & Conditions and Distributor Agreement

3. Legal Basis for Processing

We process personal information based on:

- Contractual necessity
- Legitimate business interests
- Legal and regulatory compliance
- User consent where required under applicable law

4. Disclosure of Personal Information

We may share personal information with:

- Service providers (payment processors, hosting providers, analytics, compliance vendors)
- Affiliates and subsidiaries
- Government authorities or regulators when legally required
- Professional advisors (legal, accounting, compliance)

We do not sell personal information as defined under applicable privacy laws.

5. Data Retention

Personal information is retained only for as long as necessary to:

- Fulfill the purposes described in this Privacy Policy
- Comply with legal, tax, and regulatory obligations
- Resolve disputes and enforce agreements

Retention periods may vary depending on the nature of the data and applicable legal requirements.

6. Data Security

We implement reasonable administrative, technical, and organizational measures designed to protect personal information against unauthorized access, loss, misuse, alteration, or disclosure.

However, no system can be guaranteed to be 100% secure, and we cannot ensure or warrant absolute security of information transmitted electronically.

7. User Rights

To the extent required by applicable law, users may have certain rights regarding their personal information, including:

- The right to request access to personal data
- The right to request correction of inaccurate data

Requests may be submitted using the contact information provided below. We reserve the right to verify identity before responding to such requests.

8. International Data Transfers

By using the Services, users acknowledge and agree that personal information may be transferred to, processed, and stored in the United States or other jurisdictions where the Company or its service providers operate.

9. Cookies and Tracking Technologies

We may use cookies and similar technologies to:

- Improve functionality
- Analyze usage
- Enhance user experience

Users may adjust browser settings to refuse cookies; however, some features of the Services may not function properly as a result.

10. Third-Party Links

The Services may contain links to third-party websites or services. We are not responsible for the privacy practices or content of such third parties.

11. Children's Privacy

The Services are not intended for individuals under the age of 18. We do not knowingly collect personal information from minors.

12. Updates to This Privacy Policy

We reserve the right to modify this Privacy Policy at any time. Updates will be effective upon posting. Continued use of the Services constitutes acceptance of the revised Privacy Policy.

13. Contact Information

For questions or requests related to this Privacy Policy, please contact:

HAUMI LLC

262 Chapman Rd Ste 240, Newark, DE 19702, United States

Email: contact@haumiglobal.com