

# Privacy Policy

Last Updated: August 8, 2023

taiheinstitute.com ("we," "us," "our") uses this Privacy Policy (the "Privacy Policy") which governs our collection, use, and disclosure of your Personal Information (as defined below) in connection with your use of our website and mobile/device application(s) on which this Privacy Policy is linked (collectively, "Sites"), and any services, transactions, or other engagements you might have with us (collectively, "Services").

This Privacy Policy explains what information we collect about you, how we use or disclose such information, how to exercise any rights you may have with respect to your Personal Information (including any rights to opt-out of certain uses of your information), and the safeguards we have in place to reduce the risk of unauthorized access and use.

Please carefully read this Privacy Policy, which is part of our Terms of Use, before using our Sites and/or Services. If you do not agree with our Terms of Use or this Privacy Policy, you must refrain from using our Sites/Services. By accessing or using our Sites or Services, you agree to our use of your information consistent with our Terms of Use and this Privacy Policy.

## **ABOUT THIS PRIVACY POLICY**

### **Privacy Policy Changes**

We reserve the right to amend this privacy policy at our discretion and at any time. When we make changes to this privacy policy, we will post the updated notice on the Website and update the notice's effective date. Your continued use of our Website following the posting of changes constitutes your acceptance of such changes. We encourage you to review this Privacy Policy frequently for any revisions or amendments. Changes to this Privacy Policy will be posted on the Sites and will be effective immediately upon posting. You will be deemed to have been made aware of and have accepted the changes by your continued use of our Sites or Services. If we determine that a change to this Privacy Policy will result in using your Personal Information acquired before the change being used in a materially new way, we will provide you notice before using your Personal Information in the new way.

### **Conflict Between this Policy and Laws and Regulations**

When local laws and regulations require a higher level of protection for your Personal Information, they take precedence over this Privacy Policy. The specific requirements of this Privacy Policy apply unless disallowed by applicable laws or regulations

.

## **INFORMATION WE COLLECT**

### **Personal Information**

We may collect information that personally identifies, relates to, describes, or is capable of being associated with you ("Personal Information"), including:

- Unique Identifiers such as name, date of birth;
- Contact Information such as mailing address, email address, phone number;
- Characteristics of Protected Classifications such as age, gender, marital status;
- Demographic Information such as generation, income, education level, parental status;
- Commercial Information such as transaction history, videos watched, Sites or Services login history;
- Financial Information such as credit/debit card number, brand, and expiration date;
- Internet and Network Information such as IP address, device ID, browsing/search history, browser type, in-app notifications and settings;
- Audio/Visual Information such as call recordings, video or audio testimonials or stories;
- Inferences drawn from the above categories of Personal Information that relate to your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes (e.g., topical interests, consumer response models, propensity to purchase models).

The specific Personal Information we collect about you may vary based on how you use the Sites and/or Services and your relationship with us.

### **Business Information**

We also collect information about businesses and their representatives that engage with us such as EIN, TIN, address, phone number, email address, and credit card or bank account information (collectively, "Business Information"). This information is generally not considered Personal Information because it relates to a business or a business contact.

Usage Data and Sites Activity.

We automatically collect information in connection with the actions you take on the Sites ("Usage Data"). For example, each time you visit our website, we automatically collect the type of web browser you use, the type of device you use, your operating system, your Internet Service Provider, the pages you view, referring and exit pages, the date and time of your visit, the number of clicks to, from, and within the Sites, and the duration of your visits to the Sites. When you use our mobile application, we gather information such as data and time of your use, duration of use, your device type, and

operating system. If this information is reasonably capable of being associated with you, we treat it as Personal Information under the category Internet and Network Information. If this information is not reasonably capable of being individually associated with you, we treat it as Usage Data.

#### Communication Recordings

We may record calls and retain the content of text messages or other written/electronic communications between you and us. By communicating with us, you consent to our recording and retention of communications.

## HOW WE COLLECT INFORMATION

### Voluntary Disclosure

We may ask you to provide us with Personal Information when you communicate with us (online or offline), register to use the Sites, purchase Services, and at other times. You are not required to provide us your Personal Information; however, if you choose not to provide the requested information, you may not be able to use some or all of the features of the Sites or Services or we may not be able to fulfill your requested interaction.

#### Third-Party Data Sources

We may collect Personal Information from third-party data sources such as data brokers, marketing/advertising agencies, payment processors, and government agencies.

#### Cookies and Other Automated Tools

We use cookies (a small text file placed on your computer to identify your computer and browser) and other automated tools such as tracking pixels to authenticate users and improve the experience of the Sites and Services such as by saving your preferences from visit to visit to present you with a customized version of the Sites. Many web browsers are initially set up to accept cookies. You can reset your web browser to refuse all cookies or to indicate when a cookie is being sent. Instructions for how to manage cookies in popular browsers are generally available online. However, certain features of the Sites and Services may not work properly if you delete or disable cookies.

We use the following types of cookies

- **Advertising Cookies:** Advertising cookies are used to learn more about you and advertise products/services that might interest you. We may also use information from advertising cookies to improve our marketing strategies.
- **Analytics Cookies:** Analytics cookies help us understand how our Sites are working and who is visiting our Sites. We may use information derived from

analytics cookies to improve Site functionality. Google Analytics is one tool we use, and you can learn more by reviewing Google's [Privacy Policy](#).

- **Functional Cookies:** Functional cookies allow our Sites to work as intended such as by ensuring fonts display correctly, allowing you to engage with features like polls, quizzes, and forms, or embedding content from third-party platforms such as Facebook, Twitter, or YouTube. These cookies may also be used to personalize features and remember settings.

Cookies remain on a user's system for varying periods of time. Some only remain during a viewing session, others may remain for a year or longer.

We employ software technology that enables us to track certain aspects of a user's visit to the Sites and engagement with emails. This technology helps us better manage content on the Sites by informing us what content is effective, how consumers engage with the Sites and emails, and how consumers arrive at and/or depart from the Sites. The software typically uses two methods to track user activity: (1) "tracking pixels" and (2) "clear gifs." Tracking pixels are pieces of executable code that are embedded in a web page that track usage activity including which pages are viewed, when they are viewed, and how long the pages are viewed. Clear gifs are tiny graphics with unique identifiers which are embedded in web pages and email messages that track whether a user has viewed a web page or email message. User activity information may be associated with additional information about a user's session and Personal Information, if provided by the user.

If you arrive at the Sites by "clicking through" from another website, then certain information about you that you provided to that other website, such as the terms you were searching that led you to the Sites, may be transmitted to us and we may use it. You should review the privacy policy of any website from which you reached the Sites to determine what information was collected by that website and for what purposes you agreed that website could use that information. We may retain information about you provided to us by other websites and will only use it in accordance with this Privacy Policy. Such information may be associated with other Usage Data or Personal Information.

### **Interest-Based Advertising**

We work with third-party advertisers, search providers, and ad networks ("Advertisers") to learn more about you and show you our ads or other of our content that we believe would be relevant to you. Advertisers may collect and use information about your use of the Sites or Services as well as other websites and services. These companies may use cookies and other online tracking technologies to collect and use your information. We and/or Advertisers may also append other data to the data collected by Advertisers to create an interest profile of individual users. Our Privacy Policy does not cover any use of information that an Advertiser may collect from you. Advertisements may be shown

via the Sites, on third-party websites, or on social media properties. If you do not want to receive some interest-based advertising, please visit the [Digital Advertising Alliance \("DAA"\) Consumer Choice Page](#). The DAA website allows you to opt-out of one or more interest-based advertising networks. Opt-outs are device and browser specific; therefore, you will need to set your opt-out preferences for each device and browser. Deleting browser cookies can remove your opt-out preferences; however, the DAA offers [browser extensions](#) that help preserve the opt-out preferences you set on the DAA's Consumer Choice Page. Please note that opt-outs only apply to interest-based advertising and not all advertising networks participate. You may still receive other types of online advertising.

#### Information from Advertisements

If you arrive at the Sites via an advertisement (e.g., banner ad), we may collect information regarding the advertisement with which you interacted and your interactions (e.g., item clicked, date, and time).

### **THIRD PARTIES THAT COLLECT INFORMATION ON OUR SITES**

Certain third parties, including but not limited to those identified below, collect Personal Information and/or Usage Data from users of our Sites and Services using automatic information collection tools such as APIs, cookies, and tracking pixels. The collection, use, and disclosure of Personal Information and/or Usage Data by these third parties is governed by their privacy policies.

#### **Third Party**

Meta

<https://www.facebook.com/privacy/explanation>

Google/YouTube

<https://policies.google.com/privacy>

Twitter

<https://twitter.com/en/privacy>

Wix

<https://www.wix.com/about/privacy>

### **HOW WE USE AND SHARE INFORMATION**

#### **Generally**

We use Personal Information for internal purposes, such as:

- Provide you with the Sites and Services,
- Account creation, fulfillment, servicing and customer support: to create customer accounts, allow customers to create online accounts and profiles,

- provide goods or services, keep customers informed about the status of their purchases and services, respond to questions and address customers concerns, and deliver updates, upgrades, and product improvement information;
- Marketing and market research: to send communications and offers and place advertisements for our products or services or third parties' products, services, or campaigns, including offers based on consumers' interests, personal and business characteristics, and location, perform analytics for market and consumer research, trend analysis, financial analysis, and anonymization of personal information;
  - Surveys, promotional events, contests: to administer surveys, polls, sweepstakes, contests, and other promotional events and contests;
  - Other company communications: to provide consumers with information that may be of interest such as company newsletters, announcements, reminders, and service bulletins;
  - Sites and Services use and analytics: to provide you with access to and use of our Sites and Services, analyze consumers' use of our Sites and Services, including the use of third-party web analytics services which may utilize automated technologies to collect data (such as IP address, device configuration, and crash statistics);
  - Eligibility and pricing: to determine if consumers are eligible for certain products, services, or offers and the pricing related to such offers;
  - Product research: to conduct research and analysis for maintaining, protecting, and developing services, increase and maintain the safety of our products and services, and prevent misuse;
  - Business operations: to evaluate, develop, and improve business operations, products, and services offered, perform business administration, and conduct other normal business activities;
  - Compliance: to comply with applicable legal requirements, government requests, industry standards, contractual obligations, our policies, and take actions that we deem necessary to preserve and enforce our rights and the rights of others; and
  - Information security and fraud prevention: to operate information security and anti-fraud programs.

### **Testimonials and Stories**

If you provide a testimonial or story, we may post it publicly on the Sites, Services, or in other advertising material. By providing a testimonial or story, you give us permission to use it in any manner and for any purpose, including in marketing and advertising communications, without any compensation to you. Unless prohibited by applicable law, we may also use your likeness and story on the Sites, Services, or in other advertising material in connection with your testimonial or story.

### **Service Providers**

We may establish a relationship with other businesses to provide services to us which may include corporate affiliates ("Service Providers"), including for:

- Provision of the Sites and Services;
- Facilitating marketing and non-marketing communications;
- Marketing design and development;
- Business analytics (both marketing and non-marketing related);
- IT and network administration such as mobile application development, data storage and management, website hosting, and data security;
- Sweepstakes and event design and administration;
- Payment processing;
- Professional services such as legal and accounting;
- Obtaining legal records;
- Collection of accounts; and
- Day-to-day business operations such as courier services, facilities management, and document destruction.

We only provide our Service Providers with the Personal Information necessary for them to perform these services on our behalf. Each Service Provider is expected to use reasonable security measures appropriate to the nature of the information involved to protect your Personal Information from unauthorized access, use, or disclosure. Service Providers are prohibited from using Personal Information other than as specified by us.

We may share the following types of Personal Information with one or more Service Providers: unique identifiers; contact information; characteristics of protected classifications; demographic information; commercial information; financial information; geolocation information; audio/visual information; Internet and network information; inferences drawn from the foregoing categories of Personal Information.

You may also be asked to provide Personal Information directly to a Service Provider. For example, we may connect you with a third-party financial institution or financial calculator provider and request that you provide Personal Information directly to them.

### **Third-Party Selling**

We may sell your Personal Information to third parties. In the past twelve months we have sold contact information, unique identifiers, and internet and network information to third parties. The third parties to whom we sold these categories of Personal Information include marketers of consumer goods, financial advisory services, and research institutions. We do not knowingly sell Personal Information of individuals under 16 years of age.

### **OTHER PRIVACY AND SECURITY PROVISIONS**

## **Security**

We recognize the importance of safeguarding the confidentiality of Personal Information from loss, misuse, or alteration. Accordingly, we employ commercially reasonable administrative, technical, and physical safeguards to protect such Personal Information from unauthorized access, disclosure, and use. Even with these safeguards, no data transmission over the Internet or other network can be guaranteed 100% secure. As a result, while we strive to protect information transmitted on or through our Sites or Services, you do so at your own risk.

## **Other Websites & App Stores**

Please be aware that third-party websites accessible through the Sites or recommended through our Services may have their own privacy and data collection policies and practices. If you access our applications through an app store such as the Apple App Store, Google Play Store, or Roku Channel Store, your interactions with those stores and the manufacturer of the device you are using will be governed by their respective privacy policies. We are not responsible for any actions, content of websites, or privacy policies of such third parties. You should check the applicable privacy policies of those third parties when providing information.

## **Compliance with Laws and Law Enforcement**

We cooperate with government and law enforcement officials and private parties to enforce and comply with the law. We may disclose Personal Information and any other information about you to government or law enforcement officials or private parties if, in our discretion, we believe it is necessary or appropriate to respond to legal requests (including court orders, investigative demands, and subpoenas), to protect the safety, property, or rights of ourselves, consumers, or any other third party, to prevent or stop any illegal, unethical, or legally actionable activity, or to comply with law.

## **Other Transfers**

We may share Personal Information and Usage Data with businesses controlling, controlled by, or under common control with us. If we are merged, acquired, or sold, or in the event of a transfer of some or all of our assets, we may disclose or transfer Personal Information and Usage Data in connection with such transaction.

## **How Long We Retain Your Data**

We retain your Personal Information for as long as we have a relationship with you. We also retain your Personal Information for a period of time after our relationship with you has ended where there is an ongoing business need to retain it. This includes retention



to comply with our legal, regulatory, tax, and/or accounting obligations, to remarket to you, and to maintain our anti-fraud and security programs.

### **Children's Privacy**

The Sites and Services are not intended for children under the age of 18 and we do not knowingly collect Personal Information from children under the age of 16. If we become aware that we have inadvertently received Personal Information from a child under the age of 16, we will delete such information from our records.