



Business Minds - Privacy Policy

The following Privacy Policy (the "Policy") describes how Business Minds R&D ("Operator" "Our" "We" "Business Minds" "CEQ") collects, uses, and shares personally identified information and non-personally identifiable information collected through web sites (collectively referred to as "Data"), mobile web sites and mobile applications we operate (collectively, the "Products" or "Services") and the services, features, advertisements or content we offer (collectively with the Products, the "Services"). You should read the Policy and the Terms of Use before you use the Services. By using the Services on the www.BMRD.us , www.BMRD.org , www.BusinessMindsRandD.com , CEQ App, CEQ Audiobook, CEQ Library or associates' sites/apps owned by Business Minds, you agree to be bound by all of the terms, conditions and notices contained or referenced in this Policy and consent to having your data transferred to and/or processed in the United States. If you do not agree to this Policy, DO NOT use the services.

Revisions

We may change the Policy at any time by posting revisions to the Policy on the Products. Therefore, you should review the Policy from time to time. Your continued use of the Services constitutes your acceptance of the revised Policy. If you do not accept all of the terms, conditions and notices set forth in the Policy, you must EXIT our website(s), mobile applications, or courses immediately.

Collection of Information from Children

The Services are not directed to, or intended for use by, children (defined as anyone under thirteen (13) years old). Children should not use or submit any information through the Products, Websites, Mobile Applications, or its Services. If you are under the age of 13, you only may use the Services with permission from your parents or guardians. Business Minds does not knowingly collect personally identifiable information from users under the age of 13. If a child under 13 submits information through any part of the Services, and we become aware that the person submitting the information is a child, we will attempt to delete this information as soon as possible.

Information Collected

Type of Information Collected. We may collect two general types of information when you use the Products:

Personally Identifiable Information ("PII"), which includes your first and last name, home or other physical address, telephone number, email address, user id, other identifiers that permit physical or online contact with you, or any information about you collected online and maintained in personally identifiable form in combination with any of the preceding categories. We may also securely collect

Social Security Number and tax-related information in order to provide you with necessary tax information in relation to the ambassador commission program, affiliate, or partner income you may make from our Services. You also may view or engage with our Products and its Services through third-party social networking sites or social media plug-ins and applications. When you engage with the Products/Services and its content through such third-party sites, plug-ins or applications, we may have access to certain information from your social media profile, such as your name, photo, gender, birthday, location, videos, your list of friends, etc. This information is included in the definition of PII.

Non-personally identifiable information ("non-PII") such as the type of browser you are using, the type of operating system you are using, the web pages you have visited, sites visited before and after you visit the Products, the type of handheld or mobile device used to access the Products or other device-specific information.

Certain features available within the Products and Services will require you to submit PII about yourself as a condition of participation. Some of the features may be offered by us, while others may be offered by third parties. (For example, you may be required to submit PII in order to enter a contest we conduct, to order certain products and services we offer, or to receive news updates by email from a third-party source.) When you choose to submit PII to a third party in connection with your use of the Products/Services, the third party's privacy policy, rather than this Policy, will control the use of your PII. **YOU CAN ALWAYS REFUSE TO PROVIDE PII TO US, BUT THIS MAY RESULT IN DECREASED FUNCTIONALITY OF THE SITE FOR YOU AND LIMIT YOUR ABILITY TO RECEIVE INFORMATION ABOUT PRODUCTS OR SERVICES THAT MAY BE OF PARTICULAR INTEREST TO YOU. IT MAY ALSO PREVENT US FROM PROPERLY COMPENSATING YOU AS YOU PARTICIPATE IN OUR AMBASSADOR COMMISSION AND REFERRAL PROGRAM.**

How Information is Collected. We collect information both actively and passively. For example, we will collect information about you that you voluntarily provide while on the Products. In addition to information provided directly by you, we (and third parties that offer features through the Products/Services) may collect non-PII through the use of "cookies," "web beacons," "Flash cookies" or by other electronic means.

Cookies. In general, a cookie is a small amount of data sent to your browser from a web server and stored on your computer's hard drive, where it can be used to identify your computer. Cookies can be used to measure web site usage, improve navigation around web sites, and personalize a returning visitor's experience on the web site. Cookies may also be used to determine what person or entity referred you to the use of our Products/Services so they are able to receive the proper referral commissions for your visit to our website. In most cases, you can set your browser to turn off cookies or to notify you before you receive one so that you can decide whether to accept it or not. Because cookies allow you to take advantage of some of the features on the Site, we recommend that you leave them turned on. If you block or reject our cookies, some of the features on the Products may not work for you. You can refer to the instructions for your browser to learn more about these functions. You can also refer to the more detailed Business Minds Cookies Policy Document found on our website for more information.

Web Beacons. We, our advertisers and partners also may use "web beacons" or similar technologies. Web beacons are small strings of code placed on a web page to collect data about how visitors use the Products/Services. For example, web beacons may be used to count the number of users who visit the Products/Services or to deliver a cookie to the browser of a visitor to the Products. If you set your browser to turn off cookies, web beacons and similar technologies will detect your visits to the Products/Services, but they will not associate your activity on the Products/Services with information that otherwise would be stored in cookies. We do not control tracking technologies used by third

parties on the Site.

Flash Cookies. The Products uses locally stored objects, also called "Flash cookies," when it uses Adobe Flash Player ("Flash") to provide special content such as video streaming, video on demand, video clips or animation. Flash, and similar applications, use Flash cookies to remember visitors' Products settings, preferences and usages. Flash cookies are managed directly through Adobe's website, rather than through your web browser.

Advertisements

Although not initially part of the Business Minds business model, we may place advertising on our web pages. Some of these advertisements, if clicked upon, may contain cookies, collect information, such as your IP address and domain type. As explained in the section Third-Party Advertising and Third-Party Web Sites, you should consult the privacy policies of any advertisers with respect to their information gathering practices.

We may also display targeted advertisements to you based on information you have supplied to us. For instance, if you have expressed an interest in a particular product, we may supply you with advertisements from selected marketing partners of that product. They will not, however, receive your personal information unless you volunteer it to such advertisers.

We may also work with ad network partners that display ads on our website or mobile application pages. To improve your ad experience on the Products and elsewhere on the Internet, we may send non-personal information to our ad network partners based on your browser's activities, such as type of pages viewed and categories of interests, so that the advertising you see is relevant to you.

Third-Party Advertising and Third-Party Web Sites

The Products/Services may allow advertising by third parties that provide links to third-party web sites. Internet advertising companies and the third-party websites on whose behalf they advertise (collectively "Third Parties") may use the technology described above to send (or "serve") directly to your browser the advertisements that appear on our Products. When this happens, Third Parties automatically receive non-PII, such as your IP address, and other information from your computer and browser, including your cookie information. They also may use cookies, Javascript, Pixel Tags and other technologies to deliver advertisements; collect information about the effectiveness of their advertisements; collect anonymous information about your visits to the Products, such as the number of times you have viewed an ad; or customize the advertising content you see. Third Parties will not collect your name, address, or other PII, unless you affirmatively provide it to them. We let Third Parties set and access their cookies on your computer. Third Parties' use of their own cookies is subject to their own privacy policies. For more information about these specialized cookies and other technologies, and to learn more about behavioral advertising or to opt out of this type of advertising for some companies, you can visit <http://www.networkadvertising.org> or http://networkadvertising.org/optout_nonpii.asp . When using a mobile application, you may receive tailored in-application advertisements. Each operating system provides its own instructions on how to prevent the delivery of tailored in-application advertisements. You may review the instructions and/or the privacy settings for your operating system to find out how to opt out of tailored in-application advertisements.

Please note that the Products contain links to other web sites that do not follow this Policy. For instance, clicking on an advertisement, links or other elements on the Products may take you to an entirely different site. Links to other sites may use our Product logos or styles as a result of a co-branding agreement. These sites may send their own cookies to you and may collect data and make use of that data in ways that the Products would not. After you leave our Products, this Policy will no longer apply to PII or any other data collected from or provided by you. You should check the other

web site's applicable privacy policy to determine how it will handle such data.

How Information Is Used and Shared

We may use information we collect to do the following, among other things:

- Create and manage your account;
- Provide the products and services you request;
- Enroll you in contests, programs or other offers you request;
- Tell you about other products and services that may be of interest to you;
- Process payment for purchases you have made;
- Protect against or identify possible fraudulent transactions;
- Analyze the use of our Products/Services;
- Develop new products and services;
- Understand how you arrived at the Products;
- Manage the Products and Services;
- Enforce our Terms of Use; and
- Enforce the terms of this Policy.

In the event that Business Minds is considering a sale of its business, in its entirety or a component thereof, or substantially all of its assets are acquired, or a portion thereof, Data, including PII, may be one of the transferred assets, and may therefore be used by a third party acquirer in accordance with this Policy. Such use by a third party may include review of PII, using such PII to contact you either before or after such a transfer or sale, use or transfer of non-PII before or after such a transfer or sale, or for other purposes.

Disclosure

WE MAY DISCLOSE PII ABOUT YOU TO A THIRD PARTY FOR COMPENSATION.

In addition, we may share your information as described below:

Information You Elect to Share: You may choose to share information with Third Parties by clicking on links to those Third Parties from within the Products/Services. In addition, you may elect to share information, including PII, through the Services offered on the Products/Services by, for instance, posting comments on comment boards. Some of your activity on the Products/Services, including content you have posted, is public by default. Some of this content may include PII.

Third-Party Advertisers and Web Sites: We may share your non-PII with, or make your non-PII available to, Third Parties as described in the section above titled Third-Party Advertising and Third-Party Web Sites.

Information Disclosed to Vendors, Partners, Service Providers, and Others for Business Purposes: We contract with vendors to provide services related to the Products/Services and may share information with such vendors in order to provide products or services to you or to help maintain the Products/Services. We also may share non-PII with our partners, service providers and other persons with whom we conduct business.

Information Disclosed for the Protection of the Products and for Others. We may disclose PII and Non-PII when (1) required by law or to respond to legal process or lawful requests, including from law enforcement; (2) when we believe it is necessary to prevent, investigate, or address (a) possible illegal activities, including fraud, (b) violation of our Terms of Use, (c) violation of this Policy, or (d) threats to the physical safety of any person; or (4) to protect our rights or property.

Forums

The Products/Services may include forums (such as message boards, chat rooms, comment boards, and reviews) that enable users to post a comment or communicate with each other. The Operator is under no obligation to moderate or edit the forums and will not be responsible for the content or use of any material posted on any forum within the Products. The Operator retains the right to delete at any time and for any reason any material posted within the Products.

Information Security

We take information security seriously, and we use reasonable administrative, technical and physical safeguards to protect the PII we collect from unauthorized access, use or disclosure. But we have no control over the security of other websites on the Internet that you might visit even when a link may appear to those websites on our Products or through our Services. If you share your computer or use a computer that is accessed by the general public, remember to sign off and close your browser window when you have finished your session. This will help to ensure that others cannot access your PII.

Additionally, and as you are likely aware, no system can be completely secure. Therefore, although we take commercially reasonable steps to secure your information, we do not promise, and you should not expect, that your PII, searches or other communications will always remain secure. In the event of a breach of the confidentiality or security of your PII, we will notify you if reasonably possible and as reasonably necessary so that you can take appropriate protective steps. We may notify you under such circumstances using the e-mail address(es) we have on record for you. You should also take care with how you handle and disclose your PII. Please refer to the Federal Trade Commission's Web site at <https://www.consumer.ftc.gov> for information about how to protect against identity theft.

California Privacy Rights

Under California law, California residents may request once a year, free of charge, certain information regarding our disclosure of personal information to third parties for direct marketing purposes. Specifically, we will provide a list of the categories of personal information disclosed to third parties for third-party direct marketing purposes, along with the names and addresses of these third parties. To make such a request, please email us at Legal@BusinessMinds.com or write to us at:

Legal Department, Business Minds, 9130 South State Street, Sandy, UT 84070.

We reserve our right not to respond to requests submitted other than to the email or postal address specified above. You should put "California Privacy Rights" in the subject line and in your request. You must provide us with the specific information regarding yourself so that we can accurately respond to your request.

California Do Not Track Disclosure

Certain web browsers may allow you to enable a "do not track" option that sends signals to the websites you visit indicating that you do not want your online activities tracked. This is different than blocking cookies as browsers with the "do not track" option selected may still accept cookies. Right now, there is no industry standard for how companies should respond to "do not track" signals, although one may be adopted in the future. Business Minds does not respond to "do not track" signals at this time. If we do so in the future, we will modify this Policy accordingly. More information about "do not track" is available at www.allaboutdnt.org.

We do not authorize the collection of your PII for third party use through advertising technologies without you providing consent directly to such third parties.

Users From Outside the United States

The Products are hosted in the United States and are governed by U.S. law. If you are using the Products/Services from outside the United States, please be aware that any PII you share with us will be stored and processed in the United States where we locate and operate our servers and databases. By using the Products/Services, you consent to the storage and processing of your PII at our facilities and the facilities of those third parties with whom we share your PII as described in this Policy.

Contact Information

Questions concerning the Policy or the Products, including any request to review or change your PII, should be directed to info@BMRD.org .