



1. When you use our site, we receive and collect certain information. The information that we receive and collect depends on what you do when you visit SWYCH.COM.

Automatically Collected Information: Some information is automatically received and sometimes collected from you when you visit the SWYCH site. We receive and collect the name of the domain and host from which you access the Internet; the Internet protocol (IP) address of the computer you are using; the browser software you use and your operating system; the date and time you access our site; and the Internet address of the web site from which you linked directly to our site. We use this information to monitor the usage of our site. Also, when we send emails to you, we may be able to identify information about your email address, such as whether you can read graphic-rich HTML emails. All of the information we automatically capture provides us with the ability to enhance our customers' search and shopping experiences and to determine aggregate information about our user base and usage patterns.

Information Collected via Cookies. We use cookies to enhance the browsing and shopping experience on the SWYCH site. "Cookies" are small files or records that we place on your computer's hard drive to collect information about your activities on the SWYCH site. The cookies transmit this information back to the computers at SWYCH or our third-party distributors of banners and newsletters; these computers are, generally speaking, the only computers which are authorized to read such information. The information captured makes it possible for us (i) to speed navigation, keep track of items in your shopping cart, and provide you with custom tailored content; (ii) to remember information you gave to us so you don't have to reenter it each time you visit the SWYCH site; (iii) to monitor the effectiveness of certain of our marketing campaigns; and (iv) to monitor total number of visitors, pages viewed, and the total number of banners served.

Most people do not know that cookies are being placed on their computers when they visit the SWYCH site or most web sites because browsers are typically set to accept cookies. You can choose to have your browser warn you every time a cookie is being sent to you or you can turn off cookie placement. If you refuse cookies, you will not be able to open a SWYCH Shopping Cart and therefore will not be able to complete an order with us online. Also, by not using cookies, your overall Internet browsing experience will be affected.

If you would like to obtain more information about the third-party distributor of banners on the SWYCH site and to know your choices about having such distributor's cookies turned off, please visit www.privacychoices.org. If you turn off the third-party distributor's cookies, you will still see banners on our site; however, the banners will not be tailored to your shopping experience.

Information Collected Using Pixel Tags or Clear GIFs. To help us understand the effectiveness of certain of our email marketing efforts, SWYCH may use "message format" and "message open" sensing technologies. Both technologies require the use of pixel tags or clear GIFs (also called web beacons). The "message format" sensing technology allows us to recognize whether you have enabled your email program to receive HTML emails; if so, this information is then associated with your email address so that subsequent messages can be sent to you in HTML format. The "message open" sensing technology allows us to recognize whether you have opened our email message. We can only detect this if you have enabled your email program to receive HTML emails.

Information You Actively Submit to SWYCH . For most of the browsing services we provide, we neither require nor collect "Personal Customer Information" -- your name, email address, billing address, shipping address, phone number and credit card information. You can browse the SWYCH site and take as much time as you want to view our products and services without having to submit such Personal Customer Information. Even when you use our shopping cart as you browse, there is no need to submit Personal Customer Information.

In the following instances, however, we do need you to actively submit Personal Customer Information: when you want to become an independent distributor ("Member"), open an account or complete an order.



2. How your information is protected

a. Encryption technology - The Personal Customer Information you provide -- including your credit card information -- to establish an account with us and to make purchases from us is secured using Secure Sockets Layer (SSL) encryption technology. We use this SSL technology to prevent such information from being intercepted and read as it is transmitted over the Internet. The encrypted data goes to a secure site where your information is stored on restricted-access computers located at restricted-access sites.

b. Password security - To further secure your Personal Customer Information, we require you to create a customer password when you establish an account with us. We encourage you to use a password that is not easily guessed (i.e., don't use your name or street name). Keep your password secret; do not share it with anyone. If you forget your password, you can contact Customer Service and they will send you your password. It will be sent to the email address under which your SWYCH Account is assigned. If you want to change your password or other account information, simply log in to your BackOffice and click on "Update Profile".

c. Remember to sign out - To further prevent unauthorized access to your account, remember that, after you sign in, you should sign out once you have (i) completed your transaction, (ii) completed managing your account, or (iii) decided to step away from your computer. Anyone who accesses your computer after you have signed in but before you have signed out can access your account. This is especially true if you have Express Checkout enabled on your account.

d. Safe Shopping Guarantee - Under federal law, a credit card issuer cannot make you liable for charges in excess of \$50.00 that result from the unauthorized use of your credit card. There are similar federal laws that relate to debit cards. Exceptions do apply, and you will have to comply with the rules of your credit card or debit card issuer, so please contact your card issuer for further details.

If a credit card or debit card issuer assesses you a fee because of the unauthorized use of your credit card or debit card on our site, SWYCH will reimburse you for such amount up to \$50.00. Please contact our Member Support for details.

e. Alternative customer purchasing options - If you do not feel comfortable sending your credit card information to us over the Internet, you still can shop with us. We welcome you to call us to complete your purchase by phone. Please call us at 877-799-2424 to speak to a Customer Service Representative who will assist you with your order.

3. How we use and share Personal Customer Information

Occasionally, SWYCH uses Personal Customer Information to market products and services.

SWYCH shares Personal Customer Information that we collect as follows:

* **Subcontractors.** We send Personal Customer Information to third-party subcontractors and agents that work on our behalf to provide certain services. These third parties do not have the right to use the Personal Customer Information beyond what is necessary to assist us or fulfill your order. They are contractually obligated to maintain the confidentiality and security of the Personal Customer Information and are restricted from using such information in any way not expressly authorized by SWYCH.

* **Service Providers.** We send Personal Customer Information to third-party providers of goods and services that you may purchase from time to time on our site (e.g., ISPs). Like subcontractors, these third parties do not have the right to use the Personal Customer Information beyond what is necessary to assist us. They are contractually obligated to maintain the confidentiality and security of the Personal Customer Information and are restricted from using such information in any way not expressly authorized by SWYCH.



* **Membership programs.** We work with certain companies who, in conjunction with their own membership programs or rewards programs, require that we disclose purchasing information about their customers who visit the SWYCH site through links from the partner sites, or use the partner's credit card to make purchases on the SWYCH site (e.g., to earn commissions for purchases made on the SWYCH site through links from the partner site). We disclose only the information required to make these programs work and support your membership with them, which typically includes the name and/or email address of the user as well as the dollar amount of purchases made. We disclose this information to companies under an agreement that requires that they obtain your consent first, usually under the membership or participation rules. If you do not want us to disclose that information to the strategic partner, then you must contact them directly. * **Credit card companies.** Credit card transactions are handled by a third-party financial institution and their vendors, which receive the credit card number and other personal identifying information only to verify the credit card numbers and process transactions.

* **Law Enforcement Investigations.** SWYCH may release Personal Customer Information when we believe, in our good judgment, that such release is reasonably necessary to comply with law, enforce or apply the terms of any of our policies or user agreements, or to protect the rights, property, or safety of SWYCH, our users, or others.

4. Communications from SWYCH

As a customer or Member, you may receive the following communications from the SWYCH: Communications related to transaction and account maintenance activities. These communications include without limitation: order confirmations; order update notices; order problem notices; and notices regarding material changes to site policies and account management procedures.

5. Underage customers

Our products and services are marketed for purchase by adults or with the consent of adults. This is why SWYCH requires a credit card that has been authorized for use to complete purchases on our site

6. Changes to Privacy Policy

This privacy policy was last changed on June 14th, 2019. SWYCH reserves the right to modify or amend this policy at any time by posting the revised privacy policy on our site. The changes will only affect the information we collect after the effective date of the change to our privacy policy unless we clearly express otherwise.

7. Questions or comments

If you have any questions regarding our privacy policy, please email us. For all other inquiries, please contact Member Support at 877-799-2424.