

PRIVACY POLICY

Effective Date: January 13, 2026

1. OVERVIEW

This Web Privacy Policy ("Policy") applies to N Family Club Inc. and its related parties and affiliates (hereinafter referred to as "we," "us," or "our"). We strive to deliver outstanding products and services and value our customers' business and loyalty. We recognize that privacy is an important issue. We have developed this Policy to explain our practices regarding the personal information we collect from you or about you when you purchase products from us, through written or verbal communications with us, or when you use this website or mobile applications. While this Policy broadly describes the practices we have adopted within North America, local laws vary, and some jurisdictions may place restrictions on our collection, use, or disclosure of personal information. Our actual practices in such jurisdictions may be more limited than those described in this Policy to comply with local requirements. If you are a resident of California, please see our California Privacy Notice for additional information regarding your rights under California law.

If you are a resident of Nevada, please see Appendix A for information regarding your rights under Nevada law. If you are a resident of Texas, please see Appendix B for information regarding your rights under Texas law. If you are a resident of the United Kingdom or the European Union, please see Appendix C for information regarding your rights.

By accessing or using our websites, mobile applications ("apps"), receiving text messages, or submitting information to us, or otherwise agreeing to this Policy, e.g., in the context of registering for any of our products or services, you understand and consent to our collection and use of your personal information as described herein.

2. PERSONAL INFORMATION WE COLLECT AND USE

Personal information is information that identifies, relates to, or describes you or can reasonably be associated with or linked to you. We collect personal information directly from you through our websites and apps and in our contact with you at our stores. We may also collect information related to conversations, including records or copies of your correspondence with us or customer service calls for quality assurance and training purposes, and other communications such as website chat support, in-app messages, or SMS.

We collect and use personal information in certain common cases, including:

2.1 Purchase of Goods and Services

In connection with your purchase of goods and services from us at our locations or through our website, we collect personal information. The information we collect in these cases may include first name, last name; shipping address, city, county, state, zip code; billing address, city, county, state, zip code; telephone number; e-mail address; online identifier; date of birth; account name, account password; goods purchased; customer comments; date of purchase; a copy of your original invoice or receipt; invoice or receipt number; credit card number, expiration date and security code. We use this information to facilitate the purchase transaction and to understand the demographics of our customers.

and their purchasing preferences. The personal information described in this paragraph is the “Purchase Data.”

2.2 Customer Service

We provide customer service by email, by telephone, including SMS, and through our website. In providing customer service, we may collect personal information from you, such as name, address, e-mail address, telephone number, product purchases, product sales, and other information related to your service request. We use this information in order to investigate, resolve, and respond to your customer service issue. The personal information described in this paragraph is the “Customer Service Data.”

2.3 Social Media

If you choose to participate in one of our sponsored social media activities or offerings, we may collect certain information from your social media account consistent with your settings within the social media service, such as location, check-ins, activities, interests, photos, status updates, and friends list. We may also allow you to enter into contests to provide photos, such as of products you have purchased, which you may share with your connections on social media for votes, shared offers, or other promotions. We use this information to provide information about our goods and services and to understand the needs and preferences of our customers. The personal information described in this paragraph is the “Social Data.”

2.4 Contests and Sweepstakes

We may run contests or sweepstakes in which you may choose to participate. The personal information we collect may include first name, last name, e-mail address, telephone number, address, date of birth, and other individual responses as indicated at the time of collection. Prize winners may be required to provide a Social Security number for tax reporting purposes. We use this information to facilitate the contest or sweepstakes. The personal information described in this paragraph is the “Contest Data.”

2.5 Customer Surveys

We may collect personal information at various events through surveys in which you may choose to participate. The information we collect may include age, date collected, purchase history, habits, and preferences, email, first name, last name, and other individual survey responses as indicated at the time of collection. We use this information to understand the needs and preferences of our customers so that we can improve our goods and services. The personal information described in this paragraph is the “Survey Data.”

2.6 Automatically Collected Personal Information

By its nature, our websites and apps also automatically collect some personal information about you. In order for you to view or interact with our website or apps, we receive individual identifiers like your IP address and some network information like the date and time that pages are visited. We may collect this personal information even if you are not logged in. We collect some personal information automatically using cookies or other tracking technologies as described below in Section 7. The personal information

automatically collected may be collected by or on behalf of third parties who may provide us with inferences or aggregate reporting based on analysis of such personal information. We use this information to understand how our customers are using our websites and apps. The personal information described in this paragraph is the “Use Data.”

2.7 Employees

We collect personal information in the context of your role as an applicant to, an employee of, director of, or officer of, our business. The personal information we collect in these cases may include name, alias, social security number, address, email address, online identifier, driver’s license number, state identification card number; passport number, immigration status, alien registration card number, date of birth, birth certificate, citizenship status, gender, marital status, race, ethnicity, bank account and routing number, tax filing status, emergency contact information, telephone number, family member names, educational background, criminal background and employment history, employment status, veteran/military status, employee ID, fingerprint, performance evaluations, garnishments, medical provider information, dependent name(s), date of birth, gender and address, medical insurance information, compensation and benefits data, workplace, and title. We only use this information for purposes of evaluating qualifications related to your job application or your job duties; evaluating your performance; or for providing compensation, benefits, and services in the context of the employment relationship. The personal information described in this paragraph is the “Employee Data.”

2.8 Individuals Representing Businesses

We collect personal information in the context of your role as a representative of a business. The personal information we collect in these cases may include name, address, email address, telephone, date of birth, gender, social security number, and personal financial information. We use this information for communicating with you in your role as a representative of a business or if you are an owner of a business to evaluate your creditworthiness. The personal information described in this paragraph is the “Biz Rep Data”.

2.9 Contact forms

If you submit information to us through forms made available to you on our Website or otherwise, we may collect personal information from you, including your name, address, phone, email, company, and any message content you may choose to provide.

In addition to the information we collect from you directly, we may also infer information about you based on the information you provide to us or from other information we collect.

3. SOURCES FROM WHICH WE COLLECT PERSONAL INFORMATION

We may collect personal information about you from several sources in addition to those means of collection indicated above, including offline or through sources unrelated to your use of our websites or apps or interaction with us at our stores. For example, we may collect personal information from publicly accessible sources (e.g., property records); directly from a third party (e.g., credit reporting agencies or customer due diligence providers); or from a third party with your consent (e.g., your bank). We may

merge or co-mingle that personal information with the personal information we maintain about you and other data collected on or through our website. Categories of sources from which we may collect personal information include: advertising networks; internet service providers; data analytics providers; government entities; operating systems and platforms; and social networks.

4. PURPOSES FOR WHICH WE COLLECT PERSONAL INFORMATION

In addition to the purposes set forth in Section 2 above, we may collect your personal information for the following purposes:

4.1 Auditing

Auditing related to a current interaction with you, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards;

4.2 Security

Helping to ensure security and integrity to the extent the use of your personal information is reasonably necessary and proportionate for these purposes; detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;

4.3 Debugging

Debugging to identify and repair errors that impair existing intended functionality;

4.4 Transient Use

Short-term, transient use, including, but not limited to, non-personalized advertising shown as part of a consumer's current interaction with us, provided that your personal information is not disclosed to a third party and is not used to build a profile about you or otherwise alter your experience outside the current interaction with us;

4.5 Services

Performing services on our behalf, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on our behalf;

4.6 Advertising

Providing advertising and marketing services to you.

4.7 Research

Research. Undertaking internal research for technological development and demonstration; and

4.8 Quality and Safety

Undertaking activities to verify or maintain the quality or safety of our products and services and to improve, upgrade, or enhance our products and services.

4.9 Commercial Interests

Advancing our commercial or economic interests, such as by inducing a person to buy, rent, lease, join, subscribe to, provide, or exchange products, goods, property, information, or services, or enabling or effecting, directly or indirectly, a commercial transaction.

5. LIMITED USE OF PERSONAL INFORMATION

We will only use your personal information for the purposes for which we have collected it, unless we reasonably determine we need to use it for another reason and that reason is compatible with the original purpose. For example, we consider de-identification, aggregation, and other forms of anonymization of personal information to be compatible with the purposes listed above and in your interest, because the anonymization of such information reduces the likelihood of improper disclosure of that information.

If you wish to receive an explanation as to how the processing for a particular purpose is compatible with the original purpose, please contact us via the information specified in the Contact section below.

6. OUR DISCLOSURE OF PERSONAL INFORMATION

In order to provide you with the best products and services, we disclose your personal information to our affiliates, service providers, contractors, and other third parties as described below.

6.1 Affiliates

We may disclose your personal information to our parent company and entities under shared corporate control (“Affiliates”) for the purposes described in Sections 2 and 4 above.

6.2 Contractors

We disclose personal information to entities that help us fulfill a business or commercial purpose, including, but not limited to, shipping companies that deliver our products to you (“Contractors”). Contractors are not permitted to sell or share your personal information or to use your personal information other than to perform the tasks we assign to them.

6.3 Service Providers

We disclose your personal information to companies that process personal information on our behalf for a business or commercial purpose, including, but not limited to, website hosting, app design, database management, web analytics, app analytics, billing, payment processing, and communicating with you about our products or services (“Service Providers”). Service Providers are not permitted to sell or share

your personal information or to use your personal information other than to perform the tasks we assign to them.

6.4 Third Parties

We do not disclose personal information to entities that may sell, retain, use, or disclose personal information for purposes beyond providing services directly to us for our business or commercial purposes (“third parties” as defined in the CCPA).

6.5 Marketing and Advertising.

We work with third-party advertising and marketing companies (“Advertising Partners”) to provide you with advertisements, marketing, or other information that we think may interest you. These Advertising Partners may set or access their own cookies, pixels, tags, or similar technologies on our website and apps, or they may collect or have access to data about you that was collected over time and across different online services. These Advertising Partners may also provide us with their own independent data about potential customers. Such data could include data about you that was previously collected by the Advertising Partner.

6.6 Compliance with Laws

We cooperate with government and law enforcement officials and private parties to enforce and comply with the law. We may disclose your personal information to government or law enforcement officials or private parties in response to lawful requests when we believe disclosure or sharing is necessary to comply with any legal obligation, enforce or apply our terms and conditions, respond to claims and legal process, protect our services, members, dealers, our rights and/or the safety of the public or any person, or prevent or stop any illegal, unethical or legally actionable activity (including for the purposes of fraud protection).

6.7 Sale or Transfer of Business or Assets

We may disclose some or all of your personal information in connection with a merger, bankruptcy, or other transaction in which another entity assumes control of all or part of our business. If another company or individual acquires our business or assets, that company or individual will possess the personal information collected by us and will assume the rights and obligations regarding your personal information as described in this Policy.

7. COOKIES AND OTHER TRACKING TECHNOLOGIES

Third parties, including Google and Facebook, may use cookies, web beacons, and other storage technologies to collect or receive information from our websites and elsewhere on the internet and use that information to provide measurement services and target ads. You can opt out of the collection and use of information for ad targeting using the options described in the Opting Out section below. The tracking technologies we may utilize include the following:

7.1 Cookies

We may use different types of cookies when providing different types of web-related services. If you do not know what cookies are, or how to control or delete them, then we recommend you visit

www.aboutcookies.org for detailed guidance. Cookies allow us to identify and authenticate visitors, track aggregate behavior, and enable important service features. We use both session ID cookies and persistent cookies. Session ID cookies are used to maintain your browser state as you browse through services, and they expire when you close your browser. A persistent Cookie remains on your hard drive for an extended period, and we use that to identify you should you return to services and want to find information you had previously entered or accessed.

We may also contract with analytics services, third-party affiliate services, and third-party advertising companies to collect similar information. These cookies allow the ad servers to recognize your computer each time they send you an online advertisement, and compile information about you or others who use your computer. This information allows such advertising networks to, among other things, deliver targeted advertisements that they believe will be of most interest to you.

You may disable cookies through your web browser. For information about opting out of these collection services, please see the Your Choices section below.

7.2 Web Beacons/Tags

We may automatically collect aggregate anonymous information through files embedded in our services and emails known as “web beacons.” We may deliver a web beacon to you through our services from an advertising network with which we have contracted. Web beacons allow third parties to provide anonymized and aggregated auditing, research, and reporting for us. Web beacons also allow us to tell whether email recipients are able to properly view messages or if email messages have been opened, to ensure that we are sending only messages that are of interest to our users. We may use this information to reduce or eliminate messages sent to users. We do not tie the information gathered by web beacons to personal information.

7.3 Flash LSOs

When we post videos, third parties may use local shared objects, known as “Flash cookies,” to store your preferences for volume control or to personalize certain video features. Flash cookies are different from browser cookies because of the amount and type of data, and how the data is stored. The cookie management tools provided by many popular browsers will not remove Flash cookies. To learn how to manage Flash cookie privacy and storage settings, click here: http://www.macromedia.com/support/documentation/en/flashplayer/help/settings_manager.html.

7.4 Analytics

We may use analytics tools or similar tools provided by third parties (“Data Analytics Providers”) to help analyze how you and other users utilize our services. Analytics tools use cookies and other tracking technologies to collect information such as how often users visit our website, what pages they visit, and what other websites they have used prior to visiting our website. We use the information we get from analytics tools only to improve services. Analytics tools collect the IP address or other unique identifier assigned to you on the date you visited services. Analytics tools provided by third parties plant a persistent cookie on your web browser to identify you as a unique user the next time you visit our website, and the treatment of that information is governed by the third party’s terms of use and/or privacy policy. To learn about how Google uses data related to website analytics when you use our site or apps, click here: <https://policies.google.com/technologies/partner-sites>. For information about how

Facebook uses cookies and other storage technologies, click here: <https://www.facebook.com/policies/cookies/>.

7.5 BY USING OUR WEBSITE, YOU GIVE CONSENT FOR US TO SHARE YOUR DATA WITH THESE PROCESSORS, AND FOR THEM TO TRANSFER THIS INFORMATION ONWARD TO THEIR PARTNERS IN CONNECTION WITH PROVIDING OUR SERVICES TO YOU.

8. OPTING OUT

You can make the following choices regarding your personal information:

8.1 Promotional and Other Emails

You may choose, during the account registration process on one of our websites, or otherwise, to provide us with your email address for the purpose of allowing us to send newsletters, surveys, offers, and other materials related to our services. You can stop receiving these emails by sending a request to the email address in the Contact Us section below. If you decide not to receive these emails, we may still send you communications related to your current or former membership.

8.2 Behavioral Advertising

As described in Section 6.5, we may share your personal information with Advertising Partners, so that they can provide advertising about products and services tailored to your interests. That advertising may appear either on our website or on other websites not operated by us. If you do not want third parties to collect information about your use of our services, you can opt out of such at the Digital Advertising Alliance in the US, the Digital Advertising Alliance of Canada in Canada, or the European Digital Advertising Alliance in Europe.

PLEASE NOTE THAT OPTING OUT OF BEHAVIORAL ADVERTISING DOES NOT MEAN THAT YOU WILL NOT RECEIVE ADVERTISING WHILE USING SERVICES. IT WILL, HOWEVER, EXCLUDE YOU FROM INTEREST-BASED ADVERTISING CONDUCTED THROUGH PARTICIPATING NETWORKS, AS PROVIDED BY THEIR POLICIES AND CHOICE MECHANISMS.

8.3 Analytics

Many analytics providers allow end-users to opt out of the retention of their information, including our third-party analytics providers. Please note that, typically, unless you create an account with the analytics provider, your choice to opt out applies only to the device from which you make the request, because the providers use cookies on that device to recognize your choice. If you get a new device, install a new web browser, update your browser, or otherwise erase/alter your browser cookie files, you may clear the opt-out cookie.

You may learn more about the use of information by and opting out of analytics from our third-party provider by visiting its opt-out page at the following links:

www.google.com/policies/privacy/partners/ and <https://tools.google.com/dlpage/gaoptout>.

8.4 Cookies

You may disable or delete cookies in your Web browser, but doing so may impact the usability of the website. To block cookies, you can also browse our service using your browser's anonymous usage setting (called "Incognito" in Chrome, "In Private" for Internet Explorer, "Private Browsing" in Firefox and Safari, etc.).

8.5 Do Not Track

Our website does not recognize or respond to "Do Not Track" requests available through many popular web browsers since we do not sell or share your personal information with third parties for cross-context behavioral advertising purposes.

9. CHILDREN'S PERSONAL INFORMATION

Our website, apps, and other services are not directed to children under the age of 13. We adhere to the Children's Online Privacy Protection Act and will not knowingly register or otherwise collect any Personal Information from any child under the age of 13. We ask that minors under the age of 13 not submit any Personal Information to us. If you have reason to believe a child under the age of 13 has provided us with any Personal Information, please contact us at privacy@nfamilyschool.com and request that such information be deleted from our records.

10. INFORMATION SECURITY

We make efforts to protect your personal information from improper or unauthorized loss, misuse, access, disclosure, alteration, or destruction. All Personal Information submitted to or collected by us is hosted on secure servers both within our network and our partners providing extended services on-premises and in the cloud. We use various physical, electronic, and procedural measures designed to protect your personal data from unauthorized access, disclosure, or misuse. We use strong encryption when transmitting your personal data.

We do not store your credit card information. All credit card information is transmitted on a PCI-compliant channel from a Verifone/Ingenico device to a FiServ encrypted tunnel.

However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, we cannot guarantee its absolute security. If you have questions about the security of your personal information, contact us at the email or regular mail address specified in the Contact Us section below.

11. DATA RETENTION

We will retain your personal information for as long as necessary to fulfill the purposes for which we collected it, including for the purposes of satisfying any legal, accounting, or reporting requirements. To determine the appropriate retention period for personal information, we consider the amount, nature, and sensitivity of the personal information, the potential risk of harm from unauthorized use or disclosure of your personal information, the purposes for which we process your personal information, whether we can achieve those purposes through other means, and the applicable legal requirements.

12. THIRD-PARTY LINKS

Our websites or apps may contain links to other websites or apps. We are not responsible for the privacy practices or the content of these other websites or apps. You should read the policy statements of these other websites or apps to understand their policies. When you access linked websites or apps, you may be disclosing private information. It is your responsibility to keep such information private and confidential.

13. CHANGES TO THIS PRIVACY POLICY

We may update this Policy from time to time, at our sole discretion. When we do so, we will post the new Policy on our [website](#). You should consult this Policy regularly for any changes. Continued use of services following posting of such changes constitutes your acknowledgement of such changes and agreement to be bound by the changes. If you do not agree, you should immediately discontinue your use of our [website](#) and services.

14. CONTACT US

If you have questions regarding this Policy, its appendices, or our treatment of your personal information, you may contact us at: privacy@nfamilyschool.com

APPENDIX A

NEVADA PRIVACY RIGHTS NOTICE

Effective Date: January 13, 2026

Under Nevada Revised Statutes Section 603A, et. seq., Nevada residents who have purchased goods or services from us may notify us not to sell their covered personal information. Covered personal information includes first and last name, address, email address, phone numbers, and identifiers that allow a specific person to be contacted. If you are a Nevada resident, you may submit a request to us not to sell your covered information by emailing privacy@nfamilyschool.com.

APPENDIX B

TEXAS PRIVACY RIGHTS NOTICE

We collect and process Personal Data of Texas residents as detailed in this Privacy Policy.

YOUR RIGHTS UNDER THE TEXAS PRIVACY ACT

Texas residents have certain rights under the Texas Data Privacy and Security Act. Texas residents have the right to:

1. confirm whether we are processing their personal data and to access their personal data;
2. correct inaccuracies in your personal data;

3. delete personal data;
4. obtain a copy of digitized personal data in a portable and readily usable format that allows the resident to transmit the data to another controller without hindrance;
5. opt-out of the processing of personal data for purposes of: (a) targeted advertising, (b) the sale of personal data, or (c) profiling in furtherance of a decision that produces a legal or similarly significant effect.

To exercise any of these rights, please submit your request to us at privacy@nfamilyschool.com with the subject "Texas Privacy Act Consumer Request" or through our website.

In order to authenticate your request, we will need you to provide us with enough information to identify you (e.g., your full name, address, and customer or matter reference number), proof of your identity and address (e.g., a copy of your driving license or passport and a recent utility or credit card bill), and a description of what right you wish to exercise along with any information to which your requests relates. If feasible, we will match the identifying information provided by you with the personal information that we already maintain about you. Any personal information we collect from you to verify your identity in connection with your request will be used solely for the purposes of verification.

We reserve our right not to respond to requests that cannot be authenticated.

You may only make a request to access or receive copies of personal information twice within a 12-month period.

RESPONSE TIMING AND FORMAT

If we can authenticate your request, we will respond within 45 days after receipt of the request. If we need additional time, we will inform you of the reason for the extension and the length of the extension. We will deliver our written response by email.

Alternatively, if we are unable to honor your request, the response will explain the reasons why.

You may appeal our decision with respect to a request you have submitted by emailing us at privacy@nfamilyschool.com.

For data portability requests, we will provide your information in a form that is portable and readily usable format that allows the resident to transmit the data to another controller without hindrance. We do not charge a fee to process or respond to an authenticated consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why and provide you with a cost estimate before completing your request.

NOTICES

We do not sell your sensitive data. Sensitive data includes: (a) personal data revealing racial or ethnic origin, religious beliefs, mental or physical health diagnosis, sexuality, or citizenship or immigration status, (b) genetic or biometric data that is processed for the purpose of uniquely identifying an individual, or (c) personal data collected from a known child, or (d) precise geolocation data.

We do not sell your biometric personal data. Biometric data means data generated by automatic measurements of an individual's biological characteristics. The term includes a fingerprint, voiceprint, eye retina or iris, or other unique biological pattern or characteristic that is used to identify a specific

individual. The term does not include a physical or digital photograph or data generated from a physical or digital photograph, a video or audio recording or data generated from a video or audio recording, or information collected, used, or stored for health care treatment, payment, or operations under the Health Insurance Portability and Accountability Act of 1996 (42 U.S.C. Section 1320d et seq.).

APPENDIX C

EU & UK PRIVACY RIGHTS NOTICE

Data Subjects have the right to:

- determine whether Personal Data has been processed;
- access Personal Data that has been processed;
- obtain information about how Personal Data has been processed, including without limitation: (i) the purpose of the Processing; (ii) the category of Personal Data concerned; (iii) the categories of recipients to whom the Data Subject's Personal Data has been disclosed; (iv) the planned retention period; (v) existence of the right of rectification, deletion, limitation of processing, or opposition; (vi) the existence of a right to complaint; (vii) the source of the collection of Personal Data if not collected from us; (viii) and the existence of automated decision-making including profiling and, where appropriate, meaningful information about their details;
- correct Personal Data stored by us;
- request deletion of Personal Data, subject to certain exceptions;
- restrict the Processing of Personal Data if: (i) the accuracy of the Personal Data is disputed; (ii) the Processing of the Personal Data is unlawful, but the Data Subject rejects its deletion; (iii) we no longer need the Personal Data, but the Data Subject requires it to exercise or defend legal claims; or (iv) the Data Subject has objected to the Processing of the Personal Data in accordance with GDPR Article 21;
- receive their Personal Data as provided to us, in a structured, common, and machine-readable format, or to request the transfer to another person responsible;
- withdraw their consent to Processing of Personal Data; and
- complain to a Supervisory Authority, as that term is defined in the GDPR. As a general rule, the Data Subject can contact the Supervisory Authority of their usual place of residence, work, or place of the alleged infringement. You can find your local Supervisory Authority here https://edpb.europa.eu/about-edpb/about-edpb/members_en

LEGAL BASIS FOR PROCESSING PERSONAL DATA

We may process Data Subject's Personal Data under the following conditions:

- Consent: the Data Subject has given their consent for processing Personal Data for one or more specific purposes.
- Performance of contract: provision of Personal Data is necessary for the performance of an agreement with you and/or for any pre-contractual obligations thereof.
- Legal obligations: processing Personal Data is necessary for compliance with a legal obligation to which we are subject.
- Vital interests: processing Personal Data is necessary in order to protect your vital interests or those of another natural person.
- Public interests: processing Personal Data is related to a task that is carried out in the public interest or in the exercise of official authority vested in us.

- Legitimate interests: processing Personal Data is necessary for the purposes of our legitimate interests.

DATA SUBJECT REQUESTS

Data Subjects may exercise their rights under the GDPR by emailing privacy@nfamilyschool.com.