

Website Privacy Policy

Last Updated: July 2025

The website located at www.mostvaluabletravelers.com (the “Service”) is a copyrighted work owned by Most Valuable Travelers (the “Company” or We/Our). This Privacy Policy describes Our policies and procedures on the collection, use and disclosure of any information that relates to an identified or identifiable individual. (“Personal Data”). For the purposes of the California Consumer Privacy Act, (“CCPA”), Personal Data means any information that identifies, relates to, describes or is capable of being associated with, or could reasonably be linked, directly or indirectly, with you. This Privacy Policy governs your Personal Data when you use the Site and tells you about your privacy rights and how the law protects you.

1. Types of Information We Collect.

While using the Site, We may ask you to provide us with certain personally identifiable information (“PII”) that can be used to contact or identify you. PII may include, but is not limited to:

- First and last name
- Email address
- Usage data

a. Usage Data.

Usage Data is collected automatically when using the Service. Usage Data may include information such as your device's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that You visit, the time and date of Your visit, the time spent on those pages, unique device identifiers and other diagnostic data. When You access the Service by or through a mobile device, We may collect certain information automatically, including, but not limited to, the type of mobile device You use, Your mobile device unique ID, the IP address of Your mobile device, Your mobile operating system, the type of mobile Internet browser You use, unique device identifiers and other diagnostic data. We may also collect information that Your browser sends whenever You visit our Service or when You access the Service by or through a mobile device.

b. Tracking Technologies and Cookies

We use Cookies and similar tracking technologies to track the activity on Our Service and store certain information. Tracking technologies used are beacons, tags, and scripts to collect and track information and to improve and analyze Our Service.

Cookies can be "Persistent" or "Session" Cookies. Persistent Cookies remain on your personal computer or mobile device when You go offline, while Session Cookies are deleted as soon as You close your web browser.

We use both session and persistent Cookies for the purposes set out below:

- Necessary / Essential Cookies

Type: Session Cookies

Administered by: Us

Purpose: These Cookies are essential to provide You with services available through the Website and to enable You to use some of its features. They help to authenticate users and prevent fraudulent use of user accounts. Without these Cookies, the services that You have asked for cannot be provided, and We only use these Cookies to provide You with those services.

- Cookies Policy / Notice Acceptance Cookies

Type: Persistent Cookies

Administered by: Us

Purpose: These Cookies identify if users have accepted the use of cookies on the Website.

- Functionality Cookies

Type: Persistent Cookies

Administered by: Us

Purpose: These Cookies allow us to remember choices You make when You use the Website, such as remembering your login details or language preference. The purpose of these Cookies is to provide You with a more personal experience and to avoid You having to re-enter your preferences every time You use the Website.

- Tracking and Performance Cookies

Type: Persistent Cookies

Administered by: Third-Parties

Purpose: These Cookies are used to track information about traffic to the Website and how users use the Website. The information gathered via these Cookies may directly or indirectly identify you as an individual visitor. This is because the information collected is typically linked to a pseudonymous identifier associated with the device you use to

access the Website. We may also use these Cookies to test new advertisements, pages, features or new functionality of the Website to see how our users react to them.

- **Targeting and Advertising Cookies**

Type: Persistent Cookies

Administered by: Third-Parties

Purpose: These Cookies track your browsing habits to enable Us to show advertising which is more likely to be of interest to You. These Cookies use information about your browsing history to group You with other users who have similar interests. Based on that information, and with Our permission, third-party advertisers can place Cookies to enable them to show advertising which We think will be relevant to your interests while You are on third-party websites.

You can instruct your browser to refuse all Cookies or to indicate when a Cookie is being sent. However, if you do not accept Cookies, you may not be able to use some parts of our Service.

2. Use of Your Personal Data.

The Company may use Personal Data for the following purposes:

- To provide and maintain our Service, including to monitor the usage of our Service.
- To manage Your Account: to manage Your registration as a user of the Service. The Personal Data You provide can give You access to different functionalities of the Service that are available to You as a registered user.
- For the performance of a contract: the development, compliance and undertaking of the purchase contract for the products, items or services You have purchased or of any other contract with Us through the Service.
- To contact You: To contact You by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as a mobile application's push notifications regarding updates or informative communications related to the functionalities, products or contracted services, including the security updates, when necessary or reasonable for their implementation.
- To provide You with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless You have opted not to receive such information.
- To manage Your requests: To attend and manage Your requests to Us.

We may share your personal information in the following situations:

- With Service Providers: We may share Your personal information with Service Providers to monitor and analyze the use of our Service, to show advertisements to You to help support and maintain Our Service, to advertise on third-party websites to You after You visited our Service, for payment processing, to contact You.
- For Business transfers: We may share or transfer Your personal information in connection with, or during negotiations of, any merger, sale of Company assets, financing, or acquisition of all or a portion of our business to another company.
- With Affiliates: We may share Your information with Our affiliates, in which case we will require those affiliates to honor this Privacy Policy.
- With Business partners: We may share Your information with Our business partners to offer You certain products, services or promotions.
- With other users: If You interact with other users or register through a Third-Party Social Media Service, Your contacts on the Third-Party Social Media Service may see Your name, profile, pictures and description of Your activity. Similarly, other users will be able to view descriptions of Your activity, communicate with You and view Your profile, when you engage with us on a Third-Party Social Media Service.

3. Retention of Your Personal Data.

The Company will retain Your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use Your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

The Company will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of Our Service, or We are legally obligated to retain this data for longer time periods.

4. Transfer of Your Personal Data.

Your information, including Personal Data, is processed at the Company's office and in any other places where the parties involved in the processing are located. It means that this information may be transferred to and maintained on computers located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ than those from your jurisdiction. Your consent to this Privacy Policy followed by Your submission of such information represents Your agreement to that transfer. The Company will take all steps reasonably necessary to ensure that Your data is treated securely and in

accordance with this Privacy Policy and no transfer of Your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

5. **Disclosure of your Personal Data.**

- **Business Transactions.** If the Company is involved in a merger, acquisition or asset sale, Your Personal Data may be transferred. We will provide notice before Your Personal Data is transferred and becomes subject to a different Privacy Policy.
- **Law enforcement.** Under certain circumstances, the Company may be required to disclose Your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g. a court or a government agency).
- **Other legal requirements.** The Company may disclose Your Personal Data in the good faith belief that such action is necessary to:
 - Comply with a legal obligation
 - Protect and defend the rights or property of the Company
 - Prevent or investigate possible wrongdoing in connection with the Service
 - Protect the personal safety of Users of the Service or the public
 - Protect against legal liability

6. **Security of your Personal Data.**

The security of Your Personal Data is important to Us but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While We strive to use commercially acceptable means to protect Your Personal Data, We cannot guarantee its absolute security.

7. **Detailed Information on the Processing of Your Personal Data:**

- a. **Analytics.** We may use third-party service providers to monitor and analyze the use of our Service.
- **Google Analytics.** Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network. You can opt-out of having made your activity on the Service available to Google Analytics by installing the Google Analytics opt-out browser add-on. The add-on prevents the Google Analytics

JavaScript (ga.js, analytics.js and dc.js) from sharing information with Google Analytics about visits activity. For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page: <https://policies.google.com/privacy>

- **Wix.** This website is hosted by Wix, which also provides web design services. For more information about what information Wix collects, please visit this page: <https://www.wix.com/about/privacy>
- b. **Email Marketing.** We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt-out of receiving any, or all, of these communications from Us by following the unsubscribe link or instructions provided in any email We send or by contacting Us. We may use Email Marketing Service Providers to manage and send emails to You.
- **Active Campaign.** Active Campaign is an email marketing sending service provided by Active Campaign, LLC. For more information on the privacy policies of Active Campaign, please visit their privacy policy: <https://www.activecampaign.com/legal/privacy-policy>
- **Flodesk.** FloDesk is an email marketing sending service provided by Flodesk, Inc. For more information on the privacy practices of Flodesk, please visit their Privacy policy: <https://www.privacypolicies.com/privacy/view/bb9c8c7ecbee39b15f2f5be574def422>
- c. **Payments.** We may provide paid products and/or services within the Service. In that case, we may use third-party services for payment processing (e.g. payment processors). We will not store or collect Your payment card details. That information is provided directly to Our third-party payment processors whose use of Your personal information is governed by their Privacy Policy. These payment processors adhere to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, Mastercard, American Express and Discover. PCI-DSS requirements help ensure the secure handling of payment information.
- **Stripe.** Their Privacy Policy can be viewed at <https://stripe.com/us/privacy>
- **PayPal.** Their Privacy Policy can be viewed at <https://www.paypal.com/webapps/mpp/ua/privacy-full>
- d. **Behavioral Remarketing.** The Company uses remarketing services to advertise on third-party websites to You after You visited our Service. We and Our third-party vendors use cookies to inform, optimize and serve ads based on Your past visits to our Service.

- **Google Ads (AdWords)** Google Ads (AdWords) remarketing service is provided by Google Inc. You can opt-out of Google Analytics for Display Advertising and customize the Google Display Network ads by visiting the Google Ads Settings page:
<http://www.google.com/settings/ads> Google also recommends installing the Google Analytics Opt-out Browser Add-on - <https://tools.google.com/dlpage/gaoptout> - for your web browser. Google Analytics Opt-out Browser Add-on provides visitors with the ability to prevent their data from being collected and used by Google Analytics. For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page:
<https://policies.google.com/privacy>
- **Facebook.** Facebook remarketing service is provided by Facebook Inc. You can learn more about interest-based advertising from Facebook by visiting this page:
<https://www.facebook.com/help/164968693837950>. To opt-out from Facebook's interest-based ads, follow these instructions from Facebook:
<https://www.facebook.com/help/568137493302217> Facebook adheres to the Self-Regulatory Principles for Online Behavioral Advertising established by the Digital Advertising Alliance. You can also opt-out from Facebook and other participating companies through the Digital Advertising Alliance in the USA <http://www.aboutads.info/choices/>, the Digital Advertising Alliance of Canada in Canada <http://youradchoices.ca/> or the European Interactive Digital Advertising Alliance in Europe <http://www.youronlinechoices.eu/>, or opt-out using your mobile device settings. For more information on the privacy practices of Facebook, please visit Facebook's Data Policy:
<https://www.facebook.com/privacy/explanation>
- **Instagram.** Instagram is a social media platform owned by Facebook Inc. You can learn more about interest-based advertising from Facebook by visiting this page:
<https://www.facebook.com/help/164968693837950>. To opt-out from Facebook's interest-based ads, follow these instructions from Facebook:
<https://www.facebook.com/help/568137493302217> Facebook adheres to the Self-Regulatory Principles for Online Behavioral Advertising established by the Digital Advertising Alliance. You can also opt-out from Facebook and other participating companies through the Digital Advertising Alliance in the USA <http://www.aboutads.info/choices/>, the Digital Advertising Alliance of Canada in Canada <http://youradchoices.ca/> or the European Interactive Digital Advertising Alliance in Europe <http://www.youronlinechoices.eu/>, or opt-out using your mobile device settings. For more information on the privacy practices of Facebook, please visit Facebook's Data Policy:
<https://www.facebook.com/privacy/explanation>
- **Pinterest.** Pinterest remarketing service is provided by Pinterest Inc. You can opt-out from Pinterest's interest-based ads by enabling the "Do Not Track" functionality of your web

browser or by following Pinterest instructions:

<http://help.pinterest.com/en/articles/personalization-and-data> You can learn more about the privacy practices and policies of Pinterest by visiting their Privacy Policy page:

<https://about.pinterest.com/en/privacy-policy>

- **LinkedIn.** LinkedIn remarketing service is provided by LinkedIn Corporation. You can view their privacy policy online and find information on how to manage advertising on LinkedIn by following their instructions on that page: <https://www.linkedin.com/legal/privacy-policy>
- e. **Usage, Performance and Miscellaneous.** We may use third-party Service Providers to provide better improvement of our Service.
- **Travefy.** We use an itinerary planning tool named Travefy to prepare your itinerary and to allow you to access it on the web, as a printable file, or on a smartphone or other mobile device. The information held by Travefy is held in accordance with its Privacy Policy: <https://travefy.com/terms-of-use-privacy-policy>
- **Virtuoso.** Virtuoso, Ltd. is a consortium of independent travel advisors that provides administrative, technical and marketing support to Us, including an online hotel booking platform. The information held by Virtuoso is governed by its privacy policy: <https://www.virtuoso.com/footer/privacy-policy>
- **Zapier.** Zapier is a service that provides API integration for third-party services. Their privacy policy has information about how they handle data: <https://zapier.com/privacy>
- **Calendly.** We use an online scheduling tool named Calendly to schedule appointments. The information held by Calendly is subject to its privacy policy, which can be accessed at: <https://calendly.com/pages/privacy>
- **Passport Online.** Certain content on our website is provided by Passport Online, including interactive pages that allow users of our website to submit information to us through a form. Passport Online is owned by Passport, Inc., and their privacy policy can be viewed at: <https://www.passportinc.com/privacy-policy/>

8. Company Facebook Page.

The Company controls a page on the Facebook social media network, which is a public profile named Most Valuable Travelers, accessible from

<https://www.facebook.com/mostvaluabletravelers/> ("Facebook Page")

- a. **Facebook Data Controller.** The Company is the Data Controller of your Personal Data collected while using the Service. As operator of the Company's Facebook Page, the Company and the operator of the social network Facebook are Joint Controllers.

The Company has entered into agreements with Facebook that define the terms for use of the Facebook Page, among other things. These terms are mostly based on the Facebook Terms of Service: <https://www.facebook.com/terms.php>
Visit the Facebook Privacy Policy <https://www.facebook.com/policy.php> for more information about how Facebook manages Personal data or contact Facebook online, or by mail: Facebook, Inc. ATTN, Privacy Operations, 1601 Willow Road, Menlo Park, CA 94025, United States.

- b. Facebook Insights. We use the Facebook Insights function in connection with the operation of the Facebook Page. For this purpose, Facebook places a Cookie on the device of the user visiting Our Facebook Page. Each Cookie contains a unique identifier code and remains active for a period of two years, except when it is deleted before the end of this period.

Facebook receives, records and processes the information stored in the Cookie, especially when the user visits the Facebook services, services that are provided by other members of the Facebook Fan Page and services by other companies that use Facebook services.

For more information on the privacy practices of Facebook, please visit Facebook Privacy Policy here: https://www.facebook.com/full_data_use_policy

9. **CCPA Privacy.**

If you are a resident of California, you may have certain rights conferred by the CCPA. The following information is provided to you as a courtesy and is not an indication that the CCPA applies to the Company or this Service.

a. **Your Rights Under the CCPA**

Under this Privacy Policy, and by law if you are a resident of California, you have the following rights:

- **The right to notice.** You must be properly notified which categories of Personal Data are being collected and the purposes for which the Personal Data is being used.

- **The right to access / the right to request.** The CCPA permits you to request and obtain from the Company information regarding the disclosure of your Personal Data that has been collected in the past 12 months by the Company or its subsidiaries to a third-party for the third-party's direct marketing purposes.
- **The right to say no to the sale of Personal Data.** You also have the right to ask the Company not to sell your Personal Data to third parties. You can submit such a request by visiting our "Do Not Sell My Personal Information" section or web page.
- **The right to know about Your Personal Data.** You have the right to request and obtain from the Company information regarding the disclosure of the following:
 - The categories of Personal Data collected
 - The sources from which the Personal Data was collected
 - The business or commercial purpose for collecting or selling the Personal Data
 - Categories of third parties with whom We share Personal Data
 - The specific pieces of Personal Data We collected about you
- **The right to delete Personal Data.** You also have the right to request the deletion of your Personal Data that have been collected in the past 12 months.
- **The right not to be discriminated against.** You have the right not to be discriminated against for exercising any of your Consumer's rights, including by:
 - Denying goods or services to you
 - Charging different prices or rates for goods or services, including the use of discounts or other benefits or imposing penalties
 - Providing a different level or quality of goods or services to you
 - Suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services

b. Exercising Your CCPA Data Protection Rights

In order to exercise any of your rights under the CCPA, and if you are a California resident, you can email or call us or visit our "Do Not Sell My Personal Information" section or web page. The Company will disclose and deliver the required information free of charge within 45 days of receiving your verifiable request. The time period to provide the required information may be extended once by an additional 45 days when reasonably necessary and with prior notice.

c. Do Not Sell My Personal Information

We do not sell personal information. However, our Service Providers (for example, our advertising partners) may use technology on the Service that "sells" personal information as defined by the CCPA law. If you wish to opt out of the use of your personal information for interest-based advertising purposes and these potential sales as defined under CCPA law, you may do so by following the instructions below. Please note that any opt out is specific to the browser you use. You may need to opt out on every browser that you use.

i. Website

You can opt out of receiving ads that are personalized as served by our Service Providers by following our instructions presented on the Service. The opt out may place a cookie on your computer that is unique to the browser you use to opt out. If you change browsers or delete the cookies saved by your browser, you may need to opt out again.

ii. Mobile Devices

Your mobile device may give you the ability to opt out of the use of information about the apps you use in order to serve you ads that are targeted to your interests:

- "Opt out of Interest-Based Ads" or "Opt out of Ads Personalization" on Android devices
- "Limit Ad Tracking" on iOS devices

You can also stop the collection of location information from your mobile device by changing the preferences on your mobile device.

d. "Do Not Track" Policy as Required by California Online Privacy Protection Act ("CalOPPA")

Our Service does not respond to Do Not Track signals. However, some third-party websites do keep track of Your browsing activities. If You are visiting such websites, you can set your preferences in Your web browser to inform websites that You do not want to be tracked. You can enable or disable DNT by visiting the preferences or settings page of Your web browser.

e. Children's Privacy

The Service may contain content appropriate for children under the age of 13. As a parent, you should know that through the Service children under the age of 13 may participate in activities that involve the collection or use of personal information. We use reasonable efforts to ensure that We do not collect information from children, but if We become aware that a child uses the

Service, we will attempt to ensure that the child's parent receives notice of and consents to our personal information practices. We also may limit how We collect, use, and store some of the information of Users between 13 and 18 years old. In some cases, this means We will be unable to provide certain functionality of the Service to these Users.

i. Information Collected from Children Under the Age of 13

The Company may collect and store persistent identifiers such as cookies or IP addresses from Children without parental consent for the purpose of supporting the internal operation of the Service. We may collect and store other personal information about children if this information is submitted by a child with or without prior parent consent or by the parent or guardian of the child.

The Company may collect and store the following types of personal information about a child when submitted by a child with prior parental consent or by the parent or guardian of the child:

- First and/or last name
- Email address
- Mailing address
- Telephone number
- Usage data

For further details on the information We might collect, you can refer to the "Types of Data Collected" section of this Privacy Policy. We follow our standard Privacy Policy for the disclosure of personal information collected from and about children.

ii. Parental Access

A parent who has already given the Company permission to collect and use his child personal information can, at any time:

- Review, correct or delete the child's personal information
- Discontinue further collection or use of the child's personal information

To make such a request, you can write to Us using the contact information provided in this Privacy Policy.

f. Your California Privacy Rights (California's Shine the Light law)

Under California Civil Code Section 1798 (California's Shine the Light law), California residents with an established business relationship with us can request information once a year about sharing their Personal Data with third parties for the third parties' direct marketing purposes. If you'd like to request more information under the California Shine the Light law, and if you are a California resident, you can contact Us using the contact information provided below.

California Privacy Rights for Minor Users (California Business and Professions Code Section 22581)

g. Links to Other Websites

Our Service may contain links to other websites that are not operated by Us. If you click on a third-party link, you will be directed to that third-party's site. We strongly advise You to review the Privacy Policy of every site You visit. We have no control over and assume no responsibility for the content, privacy policies or practices of any third-party sites or services.

h. Changes to this Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page. We update the "Last updated" date at the top of this Privacy Policy. You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

Contact Us

If you have any questions about this Privacy Policy, You can contact us via the contact form on our website.