

PRIVACY POLICY

YANBAL® USA, INC. Online Privacy Statement

You have entered the web site of YANBAL USA, INC. ("Yanbal" or the "Company"), or the replicated website of an independent Style Advisor for Yanbal (collectively the "Site" or "Web Site"). Your privacy is important to us. Our goal is to provide you with a personalized online experience that provides you with the information, resources, and services that are most relevant and helpful to you. This Privacy Statement (the "Privacy Statement") has been written to describe the conditions under which this web site and other online Yanbal resources (the "Web Site") are being made available to you. The Privacy Statement discusses, among other things, how data obtained during your visit to this Web site may be collected and used. We strongly recommend that you read the Privacy Statement carefully. By using this Web site, you agree to be bound by the terms of this Privacy Statement. If you do not accept the terms of the Privacy Statement, you are directed to discontinue accessing or otherwise using the Web Site or any materials obtained from it. If you are dissatisfied with the Web Site, by all means contact us at contactus@yanbal.com; otherwise, your only recourse is to disconnect from this site and refrain from visiting the Site in the future.

The process of maintaining the Web Site is an evolving one, and Yanbal may decide at some point in the future to modify the terms of this Privacy Statement. If we amend this Privacy Statement, the amended version shall be posted at least thirty (30) days prior to its effective date. Your use of the Web Site after the effective date of the amendment(s), or materials obtained from the Web Site after the effective date of the amendment(s), indicates your assent to the Privacy Statement at the time of such use. It is your responsibility to check on the status of the Privacy Statement each time you visit the Site.

Sites Covered by this Privacy Statement

This Privacy Statement applies to all Yanbal maintained Web Sites (which includes, but is not limited to, web sites maintained by our official third-party providers), domains, information portals, registries and other online resources, and Yanbal may from time to time require users of specific portals or other resources to agree to corresponding additional terms and conditions. If the terms of this Privacy Statement conflict with such other terms and conditions, such other terms and conditions shall govern to the extent necessary to resolve such conflicts.

Children's Privacy

YANBAL is committed to protecting the privacy needs of children, and we encourage parents and guardians to take an active role in their children's online activities and interests. Yanbal does not intentionally collect information from children under the age of 13, and the Yanbal does not target its Web Site to anyone under age 13.

Links to Non- YANBAL Web Sites

This Web Site may provide links to third-party web sites for the convenience of our users. If you access those links, you will leave this Web Site. Yanbal does not control these third-party web sites and cannot represent that their policies and practices will be consistent with this Privacy Statement. For example, other web sites may collect or use personal information about you in a manner different from that described in this document. Therefore, you should use other web sites

with caution, and you do so at your own risk. We encourage you to review the privacy policy of any web site before submitting personal information.

TYPES OF INFORMATION WE COLLECT

Non-Personal Information

Non-personal information is data about usage and service operation that is not directly associated with a specific personal identity. Yanbal may collect and analyze non-personal information to evaluate how visitors use Yanbal Web Site.

Aggregate Information

Yanbal may gather aggregate information, which refers to information your computer automatically provides to us and which cannot be tied back to you as a specific individual. Examples include referral data (the web sites you visited just before and just after our site), the pages viewed, time spent at our Web Site, and Internet Protocol (IP) addresses. An IP address is a number that is automatically assigned to your computer whenever you access the Internet. For example, when you request a page from one of our sites, our servers log your IP address to create aggregate reports on user demographics and traffic patterns and for purposes of system administration.

Log Files

Every time you request or download a file from the Web Site, Yanbal may store data about these events and your IP address in a log file. Yanbal may use this information to analyze trends, administer the Web Site, track users' movements, and gather broad demographic information for aggregate use or for other business purposes.

Cookies

Our site may use a feature of your browser to set a "cookie" on your computer. Cookies are small packets of information that a Web Site's computer stores on your computer. Yanbal's Web Sites can then read the cookies whenever you visit our site. We may use cookies in a number of ways, such as to save your password so you don't have to re-enter it each time you visit our site, to deliver content specific to your interests and to track the pages you've visited. These cookies allow us to use the information we collect to customize your experience so that your visit to the Site is as relevant and as valuable to you as possible.

Most browser software can be set up to deal with cookies. You may modify your browser preference to provide you with choices relating to cookies. You have the choice to accept all cookies, to be notified when a cookie is set or to reject all cookies. If you choose to reject cookies, certain of the functions and conveniences of this Web Site may not work properly, and you may be unable to use those services that require registration in order to participate, or you will have to re-register each time you visit the Site. Most browsers offer instructions on how to reset the browser to reject cookies in the "Help" section of the toolbar. We do not link non-personal information from cookies to personally identifiable information without your permission.

Web Beacons

The Web Site also may use Web beacons to collect non-personal information about your use of the Web Site and the Web Sites of selected sponsors and advertisers, your use of special promotions or newsletters, and other activities. The information collected by web beacons allows us to statistically monitor how many people are using the Web Site and selected sponsors' sites; how many people open our emails; and for what purposes these actions are being taken. Our web beacons are not used to track your activity outside of the Web Site or those of our sponsors. We do not link non-personal information from web beacons to personally identifiable information without your permission.

Personal Information

Personal information is information that is associated with your name or personal identity and your financial information. We use personal information to better understand your needs and interests and to provide you with better service. On some of our web pages, you may be able to request and/or download information or materials, subscribe to mailing lists, participate in online discussions, collaborate on documents, provide feedback, submit information into registries, register for events, apply for participation or membership, or join technical committees or working groups. The types of personal information you provide to us on these pages may include name, address, phone number, email address, user IDs, passwords, billing information, or other information.

Restricted Web Sites and Portals

Information you provide in connection with applying to become an Independent Style Advisor or customer is used to create a corresponding consultant or customer profile, and may be shared with other YANBAL Independent Style Advisor and organizations. Such information may be provided to other Independent Style Advisor or customers on a secure web site to encourage and facilitate collaboration, research, and the free exchange of information. Yanbal Independent Style Advisor and customers are automatically added to Yanbal mailing lists. From time to time, Independent Style Advisor and/or customer information may be shared with event organizers and/or other organizations that provide additional benefits to Yanbal Independent Style Advisor and customers. By providing us with your personal information, you expressly consent to our storing, processing, and distributing such information for these purposes.

Company Information

Company information is information that is associated with the name and address of Yanbal independent Style Advisor or customer organizations and may include data about usage and service operation. The primary representative of any such organization may request usage reports to gauge the extent of their employees' involvement in consortium activities.

HOW WE USE YOUR INFORMATION

Yanbal may use non-personal data that is aggregated for reporting about Yanbal Web Site usability, performance, and effectiveness. It may be used to improve the experience, usability, and content of the site.

Yanbal may use personal information to offer or provide services that support its activities or those of Yanbal's independent Style Advisor or customers, and their collaboration with Yanbal, or to provide you with electronic newsletters, announcements, surveys or other information. When

accessing restricted Yanbal Web pages and portals, your personal user information may be tracked by Yanbal.

Information Sharing

Yanbal does not sell, rent, or lease any individual's personal information or lists of email addresses to anyone for marketing purposes, and we take commercially reasonable steps to maintain the security of this information. However, the Yanbal reserves the right to supply any such information to any organization into which Yanbal may merge in the future or to which it may make any transfer in order to enable a third party to continue part or all of Yanbal's business. We also reserve the right to release personal information to our parent or affiliated Yanbal entities, to protect our systems or business, when we reasonably believe you to be in violation of our Terms of Use or if we reasonably believe you to have initiated or participated in any illegal activity. In addition, please be aware that in certain circumstances, Yanbal may be obligated to release your personal information pursuant to judicial or other government subpoenas, warrants, or other orders, or to comply with U.S. federal or state reporting requirements.

If you are a Yanbal Independent Style Advisor or customer, you should be aware that some items of your personal information may be visible to other Yanbal Independent Style Advisor, and to the public. Yanbal participant and member databases may retain information about your name, email address, company affiliation and such other personal address and identifying data as you choose to supply. That data may be generally visible to other Yanbal Independent Style Advisor or customers, and to the public. Your name, email address, and other information you supply also may be associated in Yanbal 's publicly accessible records with Yanbal.

We share personal information with contracted service providers as may be necessary to: (a) process orders and/or returns and obtain payment; (b) complete an enrollment as an Independent Style Advisor or customer; (c) maintain our genealogy database; (d) issue payment and report income to taxing authorities; and (e) maintain communication with you. We also provide personal information: (a) to upline Independent Style Advisor; and/or (b) to list Independent Style Advisor on the Company's Independent Style Advisor locator feature on Yanbal's website; (c) to assign a sales or enrollment lead to an Independent Style Advisor; (d) to governmental agencies as required pursuant to law; and (e) to third party service providers that assist us to manage and operate our business.

Please remember that any information (including personal information) that you disclose in public areas of our Web Site, such as forums, message boards, and news groups, becomes public information that others may collect, circulate, and use. Because we cannot and do not control the acts of others, you should exercise caution when deciding to disclose information about yourself or others in public forums such as these.

Given the international scope of Yanbal, personal information may be visible to persons outside your country of residence, including to persons in countries that your own country's privacy laws and regulations deem deficient in ensuring an adequate level of protection for such information. If you are unsure whether this privacy statement is in conflict with applicable local rules, you should not submit your information. If you are located within the European Union, you should note that your information will be transferred to the United States, which is deemed by the European Union to have inadequate data protection. Nevertheless, in accordance with local laws implementing European Union Directive 95/46/EC of 24 October 1995 on the protection of individuals with regard to the processing of personal data and on the free movement of such data ("EU Privacy Directive"), individuals located in countries outside of the United States of America who submit personal information do thereby consent to the general

use of such information as provided in this Privacy Statement and to its transfer to and/or storage in the United States of America.

If you do not want your personal information collected and used by Yanbal please do not submit personal information to this Web Site or apply to become a Yanbal Independent Style Advisor.

Access to and Accuracy of Information

Yanbal is committed to keeping the personal information of our participating and member organizations accurate. All the information you have submitted to us can be verified and changed. In order to do this, please email us a request at contactus@yanbal.com. We may provide participants and/or members with online access to their own personal profiles, enabling them to update or delete information at any time. To protect your privacy and security, we also may take reasonable steps to verify identity, such as requiring a user ID and password, before granting access to modify personal profile data. Certain areas the Web Sites may limit access to specific individuals through the use of passwords or other personal identifiers; a password prompt is your indication that a restricted resource is being accessed.

Security

Yanbal uses a variety of means to protect personal information provided by users of the Web Site, including using firewalls and other security measures on its servers. No server, however, is 100% secure, and you should take this into account when submitting personal or confidential information about yourself on any Web Site, including this one. Much of the personal information is used in conjunction with participation and/or member-level services such as collaboration and discussion, so some types of personal information such as your name, company affiliation, and email address will be visible to other Yanbal Independent Style Advisor or customers, and to the public. Yanbal assumes no liability for the interception, alteration, use or misuse of the information you provide. You alone are responsible for maintaining the secrecy of your personal information. Please use care when you access this Web Site and provide personal information.

Opting Out

From time to time Yanbal may email you electronic newsletters, announcements, surveys or other information. If you prefer not to receive any or all of these communications, you may opt out by following the directions provided within the electronic newsletters and announcements.

Dispute Resolution

This Privacy Policy is governed in all respects by the laws of the State of Florida, notwithstanding Florida's conflicts of laws provisions. The provisions of the UN Convention on Contracts for the International Sale of Goods will not apply to these Terms. A party may give notice to the other party only in writing at that party's principal place of business, attention to that party's officer in charge of legal affairs, or at such other address or by such other method as the party shall specify in writing. Notice shall be deemed given upon personal delivery or facsimile, or, if sent by certified mail with postage prepaid, 5 business days after the date of mailing, or, if sent by international overnight courier with postage prepaid, 7 business days after the date of mailing. If any provision herein is held to be unenforceable, the remaining provisions will continue in full force without being affected in any way. Further, the parties agree to replace such unenforceable provision with an enforceable provision that most closely approximates the intent

and economic effect of the unenforceable provision. Section headings are for reference purposes only and do not define, limit, construe or describe the scope or extent of such section. The failure of either party to act with respect to a breach of this Agreement by the other does not constitute a waiver and shall not limit Yanbal's rights with respect to such breach or any subsequent breaches. Any action or proceeding arising out of or related to this Privacy Policy must be brought in the state courts of Florida residing in Broward County, or the U.S. District Court for the Southern District of Florida, and User consents to the exclusive personal jurisdiction and venue of such courts. Any cause of action you may have with respect to your use of this Site must be commenced within one (1) year after the claim or cause of action arises.

This Privacy Policy, and the Terms of Use for this Web Site set forth the entire understanding and agreement of the parties, and supersedes any and all oral or written agreements or understandings between the parties, as to their subject matter.

Contacting Us

Questions about this Privacy Statement can be directed to contactus@yanbal.com