

# MOSAIC Change LLC™ Privacy Policy



Your privacy is important to MOSAIC Change LLC™ . (“**MOSAIC Change LLC™** ”). This Privacy Policy explains how MOSAIC Change LLC™ collects, uses, discloses, and retains personal information, including information collected through websites, blogs, apps (including but not limited to messaging services), and our correspondence with you (for example, by e-mail) and when providing you with our products and services.

## 1. Your Consent

If you are located outside the European Economic Area, by providing MOSAIC Change LLC™ with your personal information, you consent to the collection, use, disclosure, and retention of that information by MOSAIC Change LLC™ in accordance with this Privacy Policy and as otherwise permitted by applicable law. You may withdraw your consent at any time, subject to legal or contractual restrictions and on reasonable notice to MOSAIC Change LLC™ , but then you might not be able to proceed with your intended interactions or transactions with MOSAIC Change LLC™ or otherwise receive the full benefit of MOSAIC Change LLC™ ’s products and services.

## 2. Data Controller

For purposes of the General Data Protection Regulation (the “**GDPR**”), we are the data controller for the purpose of data protection law, in respect of your personal information collected and used through your use of the website, products, and services. This is because we dictate the purpose for which your personal information is used and how we use your personal information.

## 3. Personal Information Defined

In this Privacy Policy, “**personal information**” means information about you and which identifies you, such as your name and email address, but does not include (to the extent permitted by law) information that is publicly available in a telephone directory or that is the business contact information that enables an individual to be contacted at a place of business.

## 4. Personal Information MOSAIC Change LLC™ Collects

We collect personal information about you in the course of enrolling you in training programs and for providing the websites, blogs, apps (including but not limited to messaging services), products and services, and our correspondence with you. The information may include the following:

Category	Description
Personal contact information	Name, personal address, personal email address, and personal telephone number
Business contact information	Name, business address, business email address, and business telephone number

Account information	Username and account preferences
Payment information	Payment card number (credit or debit card), bank account number, billing address, or other financial account numbers and account details
Course and enrollment information	Online registration information, record of attendance information, and assessments
Marketing preferences, marketing activities, and customer feedback	Marketing preferences or responses to voluntary customer satisfaction surveys improve our marketing communications. We may collect information about interaction with, and responses to, our marketing communications, reviews, and endorsements provided regarding our courses
Other information you provide to us	For example, if you write a review of our products, submit a “Contact Us” form, or provide other information to us in the course of your use of our websites, products, or services

## 5. How MOSAIC Change LLC™ Collects Information

### (a) Information You Provide

You may be asked to voluntarily give your personal information to MOSAIC Change LLC™ when you interact with MOSAIC Change LLC™. This information may be provided:

1. in the course of communications between you and us (including by phone, email, chat, in person, via social media, website, or otherwise);
2. when you register for an account;
3. when you request information about or use a product or service provided by us;
4. when you subscribe to a newsletter;
5. when you attend training programs and other events; and
6. when you report a problem with our websites, products our services.

In certain circumstances, you can choose not to provide certain requested personal information, but then you might not be able to proceed with your intended interaction or transaction with MOSAIC Change LLC™ or otherwise receive the full benefit of the desired product or service.

If you give MOSAIC Change LLC™ the personal information of another individual, then you are solely responsible for complying with all applicable laws, including obtaining the individual’s valid consent, regarding your collection and disclosure of the personal information to MOSAIC Change LLC™ and to MOSAIC Change LLC™’s use, disclosure, and retention of the personal information.

**(b) Automated Collection**

MOSAIC Change LLC™ may automatically collect certain information regarding your use of MOSAIC Change LLC™'s websites, such as the dates and times that you use the websites, the browsers, operating systems, software and devices that you use to access the websites, and details of your use of the websites.

MOSAIC Change LLC™'s websites, email messages, and advertisements may use technologies (e.g., cookies, web beacons, tokens, pixels, or tags) to collect information that assists MOSAIC Change LLC™ to improve its products, services, customer communications, and advertising and to prevent fraud. MOSAIC Change LLC™ may use information collected through technological means to recognize you as a user of MOSAIC Change LLC™'s websites, to facilitate and improve your use of MOSAIC Change LLC™'s websites, to confirm that messages have been delivered to and opened by you, and to provide you with targeted advertisements. You may choose to decline or disable cookies in your web browser or device permits but doing so may affect your ability to access or use certain features of a website. More information about cookies used for interest-based advertising is set out in section 4(c) below.

Some of the information automatically collected by technological means is non-personal information (because the information does not identify you), and MOSAIC Change LLC™ will deal with that non-personal information as explained below in this Privacy Policy unless applicable law requires otherwise.

**(c) Cookies**

Cookies are small files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the website's or service provider's systems to recognize your browser and capture and remember certain information. For instance, we may use cookies to help us remember and process the items in your shopping cart and to help us understand your preferences based on previous or current site activity, which enables us to provide you with improved services. We may also use cookies to help us compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future. You can find out more about how to manage cookies here: [www.allaboutcookies.org/manage-cookies](http://www.allaboutcookies.org/manage-cookies).

We use cookies to:

- help remember and process the items in the shopping cart;
- understand and save user's preferences for future visits;
- keep track of advertisements; and
- compile aggregate data about site traffic and site interactions in order to offer better site experiences and tools in the future. We may also use trusted third-party services that track this information on our behalf.

You may choose to decline or disable cookies if your web browser permits, but doing so may affect your ability to access or use certain features of MOSAIC Change LLC™'s websites. However, you will still be able to place orders.

**(d) Internet-Based Advertising**

MOSAIC Change LLC™ may use interest-based advertising services (sometimes called "remarketing" or "retargeting") provided by third-party vendors (such as Google, Bing, LinkedIn, and Facebook) to display

advertisements on third-party websites and social media sites visited by users of a MOSAIC Change LLC™ website. Advertising vendors (such as Google, Bing, LinkedIn and Facebook) use cookies, pixels or tokens – unique identifiers of a web browser on a specific computer that are installed on the computer when it accesses MOSAIC Change LLC™ websites – to display ads based on the computer's past access to MOSAIC Change LLC™ websites. You can opt out of Google's use of cookies by visiting Google's Ads Settings. We partner with third parties, who may collect personal information when you interact with our site.

**(e) Information from Other Sources**

MOSAIC Change LLC™ may collect personal information from various publicly available sources and other third parties that are lawfully entitled to share your personal information with MOSAIC Change LLC™.

If MOSAIC Change LLC™ refers you to an independent business (e.g., a sales partner) for a proposed transaction, then MOSAIC Change LLC™ may collect from that independent business information regarding the transaction for use by MOSAIC Change LLC™ to update your confidential profile for use by MOSAIC Change LLC™ as set out in this Privacy Policy.

MOSAIC Change LLC™ may combine your personal information collected by MOSAIC Change LLC™ through various sources.

**6. How MOSAIC Change LLC™ Uses Personal Information**

**(a) General**

Under data protection law, we can only use your personal information if we have a proper reason for doing so, for example:

- to comply with our legal and regulatory obligations;
- for our legitimate interests (see below) or those of a third party;
- for the performance of our contract with you or to take steps at your request before entering into a contract; or
- you have given consent.

A legitimate interest is when we have a business or commercial reason to use your personal information, so long as this is not overridden by your own rights and interests. Where we rely on our legitimate business interests or those legitimate interests of a third party to justify the purposes for using your personal information, this will include:

- pursuit of our commercial activities and objectives, or those of a third party;
- compliance with applicable legal and regulatory obligations and any codes of conduct;
- improvement and development of our business operations and service offering, or those of a third party; or
- protection of our business, shareholders, employees, and customers, or those of a third party.

**(b) Purpose and Legal Basis**

MOSAIC Change LLC™ may use your personal information collected by MOSAIC Change LLC™ for purposes relating to or arising from your relationship and transactions with MOSAIC Change LLC™ and as otherwise set out in this Privacy Policy or permitted by applicable law. The table below explains what we use your personal information for and our reasons for doing so. In general terms we will collect personal information for the following purposes:

<b>Purpose</b>	<b>Legal Basis</b>
To administer your relationship with MOSAIC Change LLC™, including to contact and correspond with you regarding those matters	For our legitimate business interests (i.e., the provision of the websites, products, and services)
To facilitate your interactions and transactions with MOSAIC Change LLC™	For our legitimate business interests (i.e., the provision of the websites, products, and services)
To provide you with the websites, products, and services	For our legitimate business interests (i.e., the provision of the websites, products, and services), and depending on the circumstances, to perform a contract between you and us
To process and respond to your inquiries, requests, and other communications	For our legitimate business interests (i.e., the provision of the websites, products, and services)
To notify you about changes to the websites or the products and services	For our legitimate business interests (i.e., the provision of the websites, products, and services)
To audit and monitor the use of the websites	For our legitimate business interests (i.e., the provision of the websites, products, and services, as well as to improve and monitor the security of the websites) or we may request your consent in certain circumstances where we are required to do so by law (e.g., in relation to our use of certain cookies)
To maintain, protect and improve MOSAIC Change LLC™'s products and services and to develop new products and services	For our legitimate business interests (i.e., the provision and improvement of the products and our services)
To manage complaints, feedback, and queries	For our legitimate business interests (i.e., the provision and improvement of the websites, products, and services)

Purpose	Legal Basis
To administer and facilitate your participation in contests and promotions related to MOSAIC Change LLC™	For our legitimate business interests (i.e., the promotion of the websites, products, and services), and depending on the circumstances, to perform a contract between you and us
To carry out market research and analysis	For our legitimate business interests (i.e., the provision, improvement, and promotion of the websites, products, and our services)
To carry out satisfaction surveys and analysis	For our legitimate business interests (i.e., the provision, improvement, and promotion of the websites, products, and our services)
To provide you with information (including by email and other electronic messages) regarding MOSAIC Change LLC™ and its business, products, and services and products and services offered by other businesses, to the extent permitted by applicable law and in accordance with your preferences as indicated when you entered into any agreement with us, including any marketing consent preferences	Depending on the method of communication, this processing may be carried out with your consent or in accordance with our legitimate business interests to process your information for direct marketing purposes
To comply with any legal or regulatory obligations (including in connection with a court order) and to protect and enforce MOSAIC Change LLC™ 's legal rights, interests and remedies to protect the business operations and customers of MOSAIC Change LLC™ or other persons	For our legitimate business interests and for compliance with legal obligations to which we are subject
To enforce or apply the agreements concerning you (including agreements between you and us)	For our legitimate business interests and for compliance with legal obligations to which we are subject

**(c) How We Use Automated Decision Making When We Process Your Personal Information.**

To help us assess your suitability for our certification programs, decisions will be made about you using automated computer software on a system. This is known as automated decision making.

The systems apply pre-defined logic programming and criteria to make a decision and these decisions do not require human input.

You have the right to challenge any automated decision with us directly. You can object to an automated decision, ask that we do not make automated decisions about you, and ask that a person reviews it. If you want to know more details about your rights, please see section 17(d) below.

## **7. How MOSAIC Change LLC™ Discloses and Shares Personal Information**

### **(a) General**

MOSAIC Change LLC™ discloses your personal information for purposes relating to or arising from your relationship and transactions with MOSAIC Change LLC™ and as otherwise set out in this Privacy Policy or permitted by applicable law.

### **(b) Specific Consents**

MOSAIC Change LLC™ may disclose your personal information in accordance with express or implied consent that you give during your interactions and transactions with MOSAIC Change LLC™ .

### **(c) Affiliates**

MOSAIC Change LLC™ . and its affiliates may share your personal information with each other and use it in connection with our relationship with you for the provision of our products and services, the whole in accordance with this Privacy Policy. When MOSAIC Change LLC™ shares your personal information with its affiliates, MOSAIC Change LLC™ may develop, maintain and share a confidential profile for you for use by MOSAIC Change LLC™ to provide information, products, and services to you, to facilitate your dealings with MOSAIC Change LLC™ and as otherwise set out in this Privacy Policy.

### **(d) Referred Transactions**

If MOSAIC Change LLC™ refers you to an independent business (e.g. a sales partner) for a proposed transaction, then MOSAIC Change LLC™ may disclose your personal information to the independent business to facilitate the proposed transaction, and in those circumstances, MOSAIC Change LLC™ has no control over, or responsibility or liability for, the use, disclosure or retention of your personal information by the independent business, and the use, disclosure and retention of the disclosed information by the independent business is not subject to this Privacy Policy.

### **(e) Suppliers and Service Providers**

MOSAIC Change LLC™ may disclose your personal information to its suppliers and third-party service providers, such as our payments processor or our analytics provider, to assist MOSAIC Change LLC™ in the provision of information, products, and services to you, to provide services to MOSAIC Change LLC™ , to assist MOSAIC Change LLC™ to use your personal information as set out in this Privacy Policy and as otherwise permitted by applicable law.

### **(f) Professional Advisers**

MOSAIC Change LLC™ may disclose your personal information to our professional advisers including accountants, lawyers, and other professional advisers that assist us in carrying out our business activities.

### **(g) Law Enforcement/Legal Disclosures**

MOSAIC Change LLC™ may disclose your personal information as required or authorized by applicable law, including to comply with a subpoena, warrant, or court or arbitral order or litigation disclosure obligation. MOSAIC Change LLC™ may disclose your personal information to law enforcement agencies or other independent organizations if MOSAIC Change LLC™ reasonably believes the disclosure is necessary or appropriate in connection with national security, law enforcement, or other issues of public importance, or if MOSAIC Change LLC™ reasonably believes the disclosure is necessary or appropriate to protect and enforce MOSAIC Change LLC™ 's legal rights, interests and remedies or to protect the

rights, interests, business, operations or customers of MOSAIC Change LLC™ or other persons (including to detect and prevent fraud and other illegal activities, to enforce any of the terms of use, terms of service or other agreements that govern access to or use of any of MOSAIC Change LLC™ 's products or services). MOSAIC Change LLC™ has no control over, or responsibility or liability for, the use, disclosure or retention of your personal information by the agencies, independent organizations or other persons to whom MOSAIC Change LLC™ discloses the information in the foregoing circumstances, and the use, disclosure and retention of the disclosed information by those agencies, independent organizations or other persons is not subject to this Privacy Policy.

**(h) Business Transactions**

MOSAIC Change LLC™ may disclose your personal information in connection with a proposed or actual business transaction in which MOSAIC Change LLC™ is involved (e.g. a corporate amalgamation, reorganization, merger or acquisition, or the sale or transfer of some or all of MOSAIC Change LLC™ 's business or assets), but MOSAIC Change LLC™ will require the information recipient to agree to protect the privacy of your personal information in a manner that is consistent with this Privacy Policy and applicable law.

**(i) Information that You Share**

You may use MOSAIC Change LLC™ 's products and services (including MOSAIC Change LLC™ Online Membership Forum) to share your personal information and other information and content with other users of MOSAIC Change LLC™ 's products and services, including other MOSAIC Change LLC™ members (collectively "**MOSAIC Change LLC™ Users**"). When you do so, the information and content that you share can be read, collected, used, retained, and disclosed by other MOSAIC Change LLC™ Users and may be publicly available on MOSAIC Change LLC™ 's websites. You are solely responsible for the information and content that you choose to share with other MOSAIC Change LLC™ Users and in your member profile. MOSAIC Change LLC™ has no control over, or responsibility or liability for, the way in which the information or content that you share is collected, used, retained, or disclosed by other MOSAIC Change LLC™ Users. MOSAIC Change LLC™ encourages you to be careful when you share information or content, including the information in your MOSAIC Change LLC™ member profile.

**8. Location and Transfer of Personal Information**

MOSAIC Change LLC™ and its service providers may process, store, and use your personal information at facilities in various locations, including Canada, the United States of America, the European Economic Area, and Asia.

If you are located in the European Economic Area and we transfer your personal information outside the European Economic Area, we will implement appropriate and suitable safeguards to ensure that such data will be protected as required by applicable data protection law. For example, appropriate and suitable safeguards may include the transfer of personal information where the recipient has agreed to a European Commission approved data transfer agreement in the form of the standard contractual clauses under Article 46(2) of the GDPR; or the transfer of personal information to a country that is subject to a European decision of adequacy (e.g., Canada).

If you are located outside the European Economic Area, by providing your personal information to MOSAIC Change LLC™ , you consent to the transfer of the personal information to facilities located in other countries and the processing and storage of the personal information at those facilities.



For further information on the steps taken relating to such transfers and the safeguards in place, please contact us using the details listed at the end of this Privacy Policy.

#### **9. Retention of Personal Information**

We will retain your personal information for the period reasonably necessary for the purposes set out or referenced in this Privacy Policy and to comply with MOSAIC Change LLC™'s legal obligations or enforce or protect MOSAIC Change LLC™'s legal rights, or a longer period required or permitted by applicable law. MOSAIC Change LLC™ will delete or dispose of your personal information or depersonalize the information when MOSAIC Change LLC™ is no longer reasonably required to retain the information for the purposes set out in this Privacy Policy.

Please note that all of the above retention periods may be extended where we need to preserve and use personal information for the purposes of bringing or defending a legal claim. In such cases, we will continue to hold and process your personal information for as long as is necessary to deal with the legal proceedings.

For further information as to our retention periods, please contact our us using the contact details as set out at the end of this Privacy Policy.

#### **10. Your California Privacy Rights**

California law permits California residents who provide us with personal information to request certain information regarding our disclosure of such information to third parties for their direct marketing purposes. We do not, at this time, disclose such information to third parties for their direct marketing purposes. If we change this policy, we will update this provision and provide instructions on how you may make a request for details. If any other state enacts a law similar to the California law, then this provision will also apply to residents of such states.

#### **11. Do Not Track Signals; Tracking Across Third Party Websites**

Certain mechanisms may allow you to send web browser signals known as "Do Not Track" ("DNT") signals, indicating your choice to disable tracking on our website. We do not respond to browser and do not track signals at this time. We may not be aware of or able to honor and respond to every such mechanism.

Third parties, other than our vendors (such as our website analytics provider), do not have authorization from us to track which websites you visited prior to and after visiting our website. That said, we cannot control third-party tracking and there may be some third-party tracking that occurs without our knowledge or consent.

#### **12. Protection of Personal Information**

MOSAIC Change LLC™ uses reasonable safeguards – including administrative, physical, and technical security and safeguarding measures – appropriate to the sensitivity of the personal information in MOSAIC Change LLC™'s possession or under MOSAIC Change LLC™'s control to help protect the information from unauthorized access, collection, use, disclosure, deletion or similar risks. Nevertheless, security risks cannot be eliminated, and MOSAIC Change LLC™ cannot guarantee that your personal information will not be accessed, used, disclosed, or deleted in ways not otherwise described in this Privacy Policy.

### 13. Accuracy and Access to Personal Information

MOSAIC Change LLC™ will rely on you to ensure that the personal information that you provide to MOSAIC Change LLC™ is as accurate, complete and up to date as necessary for the purposes for which MOSAIC Change LLC™ uses the personal information. You will promptly notify MOSAIC Change LLC™ of any changes to the personal information that you provide to MOSAIC Change LLC™ using the procedures made available for that purpose by MOSAIC Change LLC™ or by contacting MOSAIC Change LLC™'s Privacy Officer using the contact information noted below.

You have certain rights with respect to your personal information. The rights may only apply in certain circumstances and are subject to certain exemptions. Please see the table below for a summary of your rights. You can exercise these rights using the contact details at the end of this Privacy Policy.

Right	Summary of your rights
Right of access to your personal information	You have the right to receive a copy of your personal information that we hold about you, subject to certain exemptions.
Right to rectify your personal information	You have the right to ask us to correct your personal information that we hold where it is incorrect or incomplete.
Right to erasure of your personal information:	You have the right to ask that your personal information be deleted in certain circumstances. For example (i) where your personal information is no longer necessary in relation to the purposes for which they were collected or otherwise used; (ii) if you withdraw your consent and there is no other legal ground for which we rely on for the continued use of your personal information; (iii) if you object to the use of your personal information (as set out below); (iv) if we have used your personal information unlawfully; or (v) if your personal information needs to be erased to comply with a legal obligation.
Right to restrict the use of your personal information	You have the right to suspend our use of your personal information in certain circumstances. For example (i) where you think your personal information is inaccurate and only for such period to enable us to verify the accuracy of your personal information; (ii) the use of your personal information is unlawful and you oppose the erasure of your personal information and request that it is suspended instead; (iii) we no longer need your personal information, but your personal information is required by you for the establishment, exercise or defense of legal claims; or (iv) you have objected to the use of your personal information and we are verifying whether our grounds for the use of your personal information override your objection.

Right	Summary of your rights
Right to data portability	You have the right to obtain personal information that you have provided to us in a structured, commonly used, and machine-readable format and for it to be transferred to you or another organization, where it is technically feasible. The right only applies where the use of the personal information you provided was with your consent or for the performance of a contract with you, and when the use of your personal information is carried out by automated (i.e., electronic) means.
Right to object to the use of your personal information	You have the right to object to the use of your personal information in certain circumstances. For example (i) where you have grounds relating to your particular situation and we use your personal information for our legitimate interests (or those of a third party); and (ii) if you object to the use of your personal information for direct marketing purposes.
Right to withdraw consent	You have the right to withdraw your consent at any time where we rely on consent to use your personal information.
Right to complain to the relevant data protection authority	You have the right to complain to the relevant data protection authority where you think we have not used your personal information in accordance with data protection law.

**14. Non-Personal Information**

MOSAIC Change LLC™ may use personal information to create and collect non-personal information (information that is not about an identifiable individual), including personal information that has been aggregated or otherwise depersonalized so that the information no longer relates to an identifiable individual. MOSAIC Change LLC™ may use, disclose, transfer, and retain non-personal information for any purpose and in any manner whatsoever. If non-personal information is combined with personal information, then MOSAIC Change LLC™ will treat the combined non-personal information as personal information for the purposes of this Privacy Policy for as long as the non-personal information is combined with your personal information.

**15. Other Websites and Businesses**

MOSAIC Change LLC™ 's websites and correspondence (including emails and messages) may include advertisements for products and services offered by independent businesses or links to websites operated by independent businesses. MOSAIC Change LLC™ has no responsibility or liability for, or control over, those other websites, online services, or businesses, their products or services, or their collection, use, disclosure, or retention of your personal information. This Privacy Policy does not apply to the collection, use, disclosure, and retention of your personal information by those websites, online services, and independent businesses. If you have questions about how those websites, online services, or independent businesses collect, use, disclose or retain personal information, please contact the owner or operator of the website, service, or business.

## **16. Social Networking and Similar Situations**

When you use certain aspects of MOSAIC Change LLC™'s websites or other services, or post information to other social networking sites (e.g. there may be links to MOSAIC Change LLC™'s Facebook, Twitter, Instagram, YouTube, LinkedIn or Google+ pages or you may be able to "like" a product on your Facebook account or "pin" a product on your Pinterest account), the personal information that you post or share in connection with these third-party sites is visible to other persons and can be read, collected, used and disclosed by other persons, including to send unsolicited messages. As will be evident, in such a case, you will be leaving a MOSAIC Change LLC™ website and going to the third party's website. Any information provided to such third-party social networking sites and other sites is governed by their own privacy policies, which you may read on the applicable site. You are solely responsible for the personal information that you choose to post or share in those situations. MOSAIC Change LLC™ has no control over, or responsibility or liability for, the use, disclosure, and retention of the personal information that you disclose in those situations, and the use, disclosure, and retention of the disclosed information is not subject to this Privacy Policy.

## **17. Other Matters**

**(a) Disclaimers, Liability Exclusions/Limitations, and Disputes:** The agreements (including any website terms of use) that you accept when you apply, register for, order, or use MOSAIC Change LLC™'s products and services contain important provisions, including provisions disclaiming, limiting or excluding the liability of MOSAIC Change LLC™ and other persons (including service providers) and provisions determining the applicable law and jurisdiction for the resolution of disputes. To the extent permitted by applicable law, each of those provisions applies to any dispute that may arise in relation to this Privacy Policy or MOSAIC Change LLC™'s collection, use, disclosure, and retention of your personal information, and are of the same force and effect as if they were reproduced directly in this Privacy Policy. Nothing in this Privacy Policy amends any of those other agreements.

**(b) Changes to this Policy:** MOSAIC Change LLC™ may change this Privacy Policy as it applies to MOSAIC Change LLC™ from time to time by posting a new version of this Privacy Policy on MOSAIC Change LLC™'s websites. MOSAIC Change LLC™'s collection, use, disclosure, and retention of your personal information will be governed by the version of this Privacy Policy in effect at that time. Your continued dealings with MOSAIC Change LLC™ after any change to this Privacy Policy will signify your consent to the collection, use, disclosure, and retention of your personal information by MOSAIC Change LLC™ as set out in the changed Privacy Policy. Accordingly, you should check the "Last Updated" date of this Privacy Policy (at the top of this Privacy Policy) and review any changes since the last version.

**(c) English Language:** You and MOSAIC Change LLC™ have each expressly requested and required that this Privacy Policy and all other related documents be drawn up in the English language.

**(d) Contacting MOSAIC Change LLC™'s Privacy Officer:** If you have any comments or questions about this Privacy Policy or how MOSAIC Change LLC™ deals with your personal information, please contact MOSAIC Change LLC™ by mail at: MOSAIC Change LLC™ – 8776 E Shea Blvd – Ste 106-128, Scottsdale, AZ 85254; or via email: [info@mosaicchange.com](mailto:info@mosaicchange.com).