

**Privacy Policy**

**Privacy Policy & Website such as, communications, website data Communications**

In conjunction with our travel-related systems, websites, and apps (collectively, the "Travel Services"), SistahGirls Luxury Tours and Travels gathers, uses, and disseminates information.

You accept our Terms & Conditions and give your agreement to our such as, communications, website data collecting, use, and disclosure practices and other travel-related activities as outlined in this Privacy Policy by using our travel services. This privacy statement does not establish any contractual responsibilities or rights.

**1. Transfer of Information**

The information we gather from you may be sent to, stored in, and processed in locations outside of the nation in which you currently reside. These locations may also be used by governments, hotels for reservations, airlines, and participating vendors. Included in this is processing carried out by us, our affiliates, our contracted payment processors, and other parties listed in the "Sharing of Information" section below. You consent to such a transfer, storage, and/or processing taking place beyond the nation where you are currently located. Our goal is to treat the information we have gathered about you in line with this Privacy Policy and to take the steps that are reasonably necessary to help secure it.

**2. Information Collection**

*Information You Provide to Us*

We gather such as, communications, website data that you voluntarily supply to us. For instance, when you use our Travel Services, make a travel reservation, sign up for our Travel Services or create a new Member travel account, or complete a registration, subscribe to our emails, text messages, or social media notifications, post on our discussion boards or blogs, take part in the SistahGirls Travel Retreat® Program, any contest, promotion, survey, or poll, contact us via third-party social media sites, shop our Travel Services, or place an order for physical goods, we may collect information about Personal Information is one of the kinds of such as, communications, website data we may gather. A consumer's first and last name, email address, zip code, billing address, shipping address, phone number, payment card information, social media travel account information, travel preferences, birth date, redress number, and demographic information are examples of "Personal Information" that could be reasonably linked to a specific consumer or household. In order to better meet your needs (for instance, to help you board a flight if you require a wheelchair or to meet travel safety standards), "Personal Information" may also include sensitive information, such as your current and future health status and genetic information.

Although you have the option to voluntarily provide us with additional information through the travel services, including Personal Information, you are solely responsible for the such as, communications, website data you provide. Your education, profession, and employment history may also be considered "Personal Information" if you apply for a job with us or inquire about one. The Fair Credit Reporting Act and other similar legislation may impose disclosure or authorization requirements involving background checks, which this privacy statement is not meant to replace. If we decide to run a background check on you, we will give you separate disclosure and authorization forms at that time telling you of our plans to do so and requesting your permission to do so.

**Information We Collect Automatically**

We and our agents, vendors, and service providers automatically collect certain information from and about you when you access or use our Travel Services. This information may include, without limitation, demographic information; IP address; browser/device/hardware type; operating system characteristics; information about your use of our Travel Services; and such as, communications, website data regarding network connected hardware (e.g., computer or mobile device), which is information about the website page-by-page paths you take as you browse through the Travel Services.

This information is gathered by certain tools and methods such as:

* • Log Information: We, along with our agents, vendors, and service providers, keep track of information about how you use our travel services, including the kind of browser you use, access times, the pages you see, your IP address, and the referring website from which you came.
  + • Information Collected by Cookies and Other Tracking Technologies: When you interact with our Travel Services or emails, we and our agents, vendors, and service providers may use cookies, web beacons (also referred to as "tracking pixels"), embedded scripts, location-identifying technologies, in-app tracking techniques, and other tracking technologies to collect information about you, including such as, communications, website data on your browsing and purchasing habits. This information may be combined with information about you from other sources and used by us and our representatives, contractors, and service providers for recognizing the most popular aspects and places of our travel services, Counting visitors, gauging the success of campaigns, customizing interactions with you, checking to see if emails have been opened and/or links inside them visited, and other internal business needs.
  + Location-identifying Technologies: We and our agents, vendors, and service providers may use GPS (global positioning systems) software and other location-based technologies to locate you so we may verify your location and deliver relevant content to you based on your location. We may collect precise location information from your device.

Your Personal Information may be merged with such as, communications, website data that we and our agents, vendors, and service providers automatically acquire about you, such as how you use our travel services. Our goal is to treat the combined information as Personal Information if we link any of this automatically obtained such as, communications, website data with Personal Information about you. You may receive travel product promotions from us, our business partners, and other third parties if those promotions are in line with your purchasing patterns and/or interests, as determined by such as, communications, website data that is automatically collected.

**Information We Collect from Our Partners and Other Sources**

Additionally, we may combine the such as, communications, website data we have on you with such as, communications, website data we have on you from other sources (such your email, address, and employment history). If we get that such as, communications, website data from a third-party source or if we combine it with Personal Information that you have given to us, our intention is to treat it as Personal Information. Regarding the veracity of any information supplied by you or third parties, as well as their acquisition, use, and dissemination of such information, we expressly disclaim any responsibility. In order to better understand users' interests and present more pertinent material, such as job listings and advertising, we may receive information from our partners and add it to our already existing user information.

We may add such as, communications, website data about you that is already in the public domain or such as, communications, website data that has been compiled and/or depersonalized, including by partners. Your travel interests and activities, household income range, work and educational background, and postal code are a few examples of the information that could be included. These particulars, such as an email address, physical address, first and last name combined, or phone number, may be linked to Personal Information as defined here. To help us do this, we may work with a third-party vendor with whom we exchange information.

**3. Use of Information**

We may use information about you for various purposes. Primary purposes for use of information include to:

* Facilitate, personalize, and improve your experience with our Travel Services, including travel experience and your online or app experience.
* Process your registration with our Travel Services, including verifying that your e-mail address(es) are active and valid and enrolling you in the SistahGirls Travel Retreat® Program.
* Manage your profile(s) and online travel account(s), including purchases, orders, payments, returns, exchanges, and blog comments.
* Process and deliver frequent flyer, contest, promotion, and survey entries and rewards;
* Respond to your comments, questions and requests and provide customer service.
* Send you technical notices, updates, security alerts and support and administrative messages.
* Contact you regarding your use of our Service and, in our discretion, changes to our policies.
* Evaluate and process your application for employment; and
* Prevent fraudulent transactions and monitor against threats.

In addition, there may be secondary purposes for use of information, such as to:

* Create a usage profile of your preferences and provide advertisements, job descriptions, content or features that match your profile and interests.
* Communicate with you about products, Travel Services, offers, promotions, rewards and events (including those offered by third parties) and provide news and information we think will be of interest to you (for information about how to manage these communications, please see the section below);
* Monitor and analyze trends, usage and activities.
* Link or combine with information we get from others to help understand your needs and provide you with better service.
* Improve our Travel Services and other SistahGirls Luxury Tours and Travels websites, applications, marketing efforts, products and Travel Services.
* Conduct research and analysis, including focus groups and surveys, on our Service and other SistahGirls Luxury Tours and Travels websites, applications, products and Travel Services.
* Carry out any other purpose disclosed elsewhere in this Privacy Policy or at the time you provide your Personal Information; and
* Any other purpose, with your consent or as permitted or required by applicable law.

Whether a use is primary or secondary may change over time. Some of the information we collect for primary purposes may be used for secondary purposes.

**4. Sharing of Information**

Our agents, vendors, consultants, and service providers have access to Personal Information to carry out work on our behalf.

We may also share information about you for various purposes. Primary purposes for sharing of information include:

* To the maximum extent permitted by applicable law, in response to (i) subpoenas or other legal process or if in our good faith opinion such disclosure is required or permitted by law; and/or (ii) at the request of governmental authorities conducting an investigation;
* To defend the Terms & Conditions or other policies applicable to our Travel Services;
* If we believe your actions are inconsistent with our user agreements or policies, or to protect the rights, property, life, health, security and travel safety of us or any third party;
* To the maximum extent permitted by applicable law, we may also use IP addresses, mobile device identifiers or any other information we collect to identify users, and may do so in cooperation with copyright owners, Internet service providers, wireless service providers or law enforcement agencies in our discretion. Such disclosures may be carried out without notice to you;
* With our agents, vendors, and service providers for purposes of managing and fulfilling your travel reservations, product purchases, transportation Travel Services, activities, events, excursions, and SistahGirls Travel Retreat® Program in its entirety. For example, we may share your information with our Rewards® Partners to help facilitate your purchase, transfer, or gift of SistahGirls Travel Retreat® .
* With our and our agents, vendors, and service providers to verify your address in order to ensure we maintain the accuracy of our such as, communications, website database;
* With our affiliates for internal business purposes (including but not limited to managing your travel and/or travel accounts); and
* In connection with, or during negotiations of, any proposed or actual merger, purchase, sale (including a liquidation, realization, foreclosure or repossession), lease, amalgamation or any other type of acquisition of all or any portion of SistahGirls Luxury Tours and Travels assets, financing, disposal, conveyance or transfer of all or a portion of our business to another company.

In addition, there may be secondary purposes for sharing of information, such as:

* With our business partners, affiliates and other third parties for purposes of sending their own marketing. For example, we may share your information with our financial institution Rewards® Partners for their direct marketing purposes, which may include, but is not limited to, marketing their co-branded credit cards to you;
* With third parties who conduct analytics or such as, communications, website data appending (such as the process described above) in order for us to offer you more relevant products and Travel Services;
* For a purpose disclosed elsewhere in this Privacy Policy, or at the time you provide your Personal Information. For example, if you link your travel account to a corporate travel account, we may share Personal Information with your company’s travel administrators and other personnel; and
* With your consent or at your direction or as required or permitted by applicable law.

Whether sharing is primary or secondary may change over time. Some of the information we share under primary purposes may be shared for secondary purposes.

In our sole discretion, we may also share aggregated or de-identified information that cannot reasonably be used to identify you with third parties or affiliates.

**5. Information You Disclose Publicly or to Others**

The Travel Services may permit you to submit ideas, photographs, user profiles, writings, music, video, audio recordings, computer graphics, pictures, such as, communications, website data, questions, comments, suggestions or other content, including Personal Information (collectively, “User Content”), such as on blogs and forums, and in association with your travel account and user profile. We or others may store, display, reproduce, publish, distribute or otherwise use User Content online or offline in any media or format (currently existing or hereafter developed) and may or may not attribute it to you. Others may have access to this User Content and may have the ability to share it with third parties. Please think carefully before deciding what information you share, including Personal Information, in connection with your User Content. Please note that SistahGirls Luxury Tours and Travels does not control who will have access to the information that you choose to make public, and cannot ensure that parties who have access to such publicly available information will respect your privacy or keep it secure. We are not responsible for the privacy or security of any information that you make publicly available on the Travel Services or what others do with information you share with them on the Travel Services. We are not responsible for the accuracy, use or misuse of any User Content that you disclose or receive from third parties through the Travel Services. We are not responsible for User Content you submit to third party Travel Services via our Travel Services.

**6. Rewards®, Contests, and Surveys**

We may offer you the opportunity to participate in our SistahGirls Travel Retreat® Program, contests, surveys, and other promotions (each, a “Promotion”) that may require registration or for you to submit Personal Information through the Travel Services. Participation in these Promotions is completely voluntary. If you choose to enter a Promotion, your Personal Information may be disclosed to third parties in connection with the administration of such Promotion, such as in connection with winner selection, prize fulfillment, and as required by law, such as on a winners list. By entering a Promotion, you are agreeing to the official rules that govern that Promotion, which may contain specific requirements of you, including, except were prohibited by law, allowing the sponsor and/or other parties to use your name, voice and/or likeness in advertising or marketing materials. SistahGirls Luxury Tours and Travels may offer opportunities to enter a Promotion or other feature that we offer jointly with a third party. As a result of your participation in such feature, your information may be shared with the third party that is jointly offering the feature.

**7. Advertising & Analytics Travel Services and Online Tracking**

We engage third parties to serve advertisements on our behalf across the Internet and to provide analytics about the use of our Travel Services. In addition, we may participate in online advertising networks and exchanges that display relevant advertisements to our Travel Services visitors based on their interests as reflected in their browsing of the Service and certain third-party sites participating in the same networks and exchanges. These entities may use cookies, web beacons, pixels, embedded scripts, and other technologies to collect information about your use of the Service, such as your IP address, web browser, pages viewed, time spent on pages, links clicked and conversion information. This information may be used by us and others to, among other things, analyze and track such as, communications, website data, determine the popularity of certain content, deliver advertising and content targeted to your interests on the Travel Services and other websites and better understand your online activity. Such as, communications, website data collected from a particular browser or device may be used with another computer or device that is linked to the browser or device on which such third-party as, communications, website data was collected, or transferred to a non-affiliate for such purposes.

This means that some information about your browsing of the Service and certain third-party sites may be shared with these companies for the purpose of delivering ads to you on the Travel Services and certain third-party sites, and SistahGirls Luxury Tours and Travels may receive from some of these companies’ information about third party sites that you have visited. This information is used for marketing purposes and the practice is sometimes termed "retargeting" to indicate that information from one retailer is used to suggest to your relevant products offered by another retailer.

These and other third parties may also collect Personal Information about your online activities over time and across different websites when you use our Service.

We may also work with third parties to serve ads to you as part of a customized campaign on other websites or platforms.

This Privacy Policy does not cover any use of information that such third parties themselves may have collected from you (e.g., type of browser, operating system, domain name, day and time of visit, page(s) visited) or the methods used by the third-parties to collect that information (e.g., cookies, web beacons and clear gifs).

Note that your browser settings may allow you to automatically transmit a “Do Not Track” signal to websites and online Travel Services you visit. Like many websites and online Travel Services, SistahGirls Luxury Tours and Travels currently does not alter its practices when it receives a “Do Not Track” signal from a visitor’s browser.

SistahGirls Luxury Tours and Travels also has a specific marketing platform that uses persistent cookies. Use of cookies by SistahGirls Luxury Travel’s marketing platform is subject to its privacy policies. Please be aware that, even if you are able to opt out of certain kinds of targeted advertising, you will continue to receive generic ads.

**8. Social Features**

Certain functionality on the Travel Services is specifically designed to permit interactions that you initiate between the Service and third-party websites or Travel Services, including third party social networks (“Social Features”). Examples of Social Features include enabling you to transmit content to the Service from your travel account on a third party website or service; to “like” or “share” our Travel Services content to other websites or Travel Services; to log-in to the Travel Services using your username and password for a third party site or service; and to otherwise connect our Travel Services to a third party website or service.

If you choose to use Social Features, information you post or provide access to, including User Content, may be publicly displayed on our Travel Services or by the provider of the Social Feature that you use. Similarly, if you post information on a third-party platform that references our Travel Services (e.g., by using a hashtag associated with SistahGirls Luxury Tours and Travels in a tweet or status update), your post may be published on our Service in accordance with the terms of the third-party website or service. Also, both SistahGirls Luxury Tours and Travels and the third party may have access to certain information about you and your use of our Travel Services and the third-party site or service. In addition, we may receive information about you if other users of a third party website give us access to their profiles and you are one of their “connections,” or information about you is otherwise accessible through your “connections” web pages, profile pages, or similar pages on a social networking or other third party website or interactive service.

The information we collect in connection with Social Features is subject to this Privacy Policy. The information collected and stored by the third parties remains subject to those third parties’ privacy practices, including whether the third parties continue to share information with us, the types of information shared, and your choices with regard to what is visible to others on those third-party websites or Travel Services.

**9. Refer-a-Friend**

You may use a referral feature to inform a friend about our Travel Services. SistahGirls Luxury Tours and Travels may use any e-mail address provided when using this referral feature to send a single e-mail to such designated recipients about products, Travel Services, offers, promotions, rewards and events and provide news and information we think will be of interest to such designated recipients. By using a referral feature, you represent that you and your friend are United States citizens and that you have permission to provide your friend’s email address. SistahGirls Luxury Tours and Travels will not be responsible for the accuracy of the information you provide.

**10. Third Party Websites**

The travel services include connections to third-party websites ("Third Party Websites"), which are run and managed by parties other than us. We make no claims about the principles or methods employed by such Third-Party Websites, and we advise you to read their privacy statements before disclosing any Personal Information to them. These Third-Party Websites do not fall under the scope of our privacy policy. You should review the privacy policies of each third-party website because they may independently gather information about you using their own cookies, web beacons, and other technologies. Additionally, some third-party websites may ask you for personal information.

**11. Your Choices**

You are in charge of keeping the such as, communications, website data you provide to us accurate, including any contact information you give us when you register. By logging into your SistahGirls Luxury Travel, SWABIZ® travel, or SistahGirls Travel Retreat® travel account, or by contacting us by phone, e-mail, or postal mail, you can provide registration updates and changes. The Travel Services may also allow you to access, review, correct, update, remove, or make inaccessible Personal Information you have provided through the Travel Services' registration or otherwise. Our goal is to make sincere attempts to implement desired modifications as soon as it is practical to do so in our then-active such as, communications, website databases (but we reserve the right to keep old such as, communications, website data, including business records).

**Promotional Communications**

You can opt out of receiving promotional e-mail communications from us at any time by following the instructions provided in those communications or e-mail us.

As a SistahGirls Luxury Tours and Travels customer, SistahGirls Luxury Tours and Travels account holder, or SistahGirls Travel Retreat® Member, or user of the Travel Services, you may also receive periodic promotional postal mailings from SistahGirls Luxury Tours and Travels and/or our select marketing partners. If you do not wish to receive such promotional mailings, you may opt out at any time by following the instructions provided in those mailings or e-mail us.

Please note that even if you opt out of receiving promotional communications, we and our agents, vendors, and service providers may continue to send you non-promotional e-mails and other types of communications, as permitted by law, such as those about our ongoing business relations. For example, we and our agents, vendors, and service providers may send e-mails that contain service-related announcements that affect your travel account, confirmations and updates regarding reservations you have made, requests for feedback on our Travel Services and/or your specific travel experiences, information about your job application or responses to your comments and feedback submitted to us and our agents, vendors, and service providers.

SistahGirls Luxury Tours and Travels mobile applications may send you notifications that may include alerts, sounds, and icon badges. These push notifications or in-app messages may include both operational messages and promotional messages regarding products, Travel Services and offers that may be of interest to you. Push notifications can be configured in settings on your mobile device. As with e-mails, even if you opt out of receiving promotional communications, we may continue to send you non-promotional push notifications, such as those about your use of the applications or our ongoing business relations.

**14. Personal Information Requests**

The following requests regarding your personal information are possible: requesting a copy of the personal such as, communications, website data we have about you; asking us to delete the personal such as, communications, website data we have about you; asking us not to share your personal such as, communications, website data with third parties for specific behavioral advertising purposes; and asking us not to sell your personal such as, communications, website data to third parties for valuable consideration.

Please be aware that depending on our legal rights and obligations, we may refuse your request or just partially fulfill it. In accordance with the law, we may preserve personal such as, communications, website data for tax or other record-keeping purposes, to keep an active travel account, to process transactions and assist customers, for example.

**15. Children**

Children under the age of thirteen (13), however, are not designed for and are not the target audience for our travel services. You are not allowed to use the Travel Services if you are under thirteen (13), and you should not submit us any personal information through the Travel Services. All youngsters must travel with their parents on retreats to domestic and foreign destinations.

We do not knowingly collect any personal information from users under the age of 13, and we will comply with the Children's Online Privacy Protection Act ("COPPA") and delete any information we may have obtained from such users. If you're a parent or legal guardian and you think your child under thirteen (13) has given us personal information without your consent as required by COPPA, please email us.

You can ask for the removal of content or information from the Travel Services if you have registered to use the Travel Services and posted it there. To do so, send us an email or write to SistahGirls Luxury Tours and Travels with the information that you personally posted the content or information and the location where it is posted. We'll try in a reasonably good-faith manner to take down the post or anonymize it so that the minor can't be recognized specifically. This removal procedure cannot guarantee thorough or full eradication. For instance, the post may have been reposted by third parties, and search engines and other organizations we are not aware of may have preserved copies of it.

**16. Such as, communications, website data Security**

We aim to take reasonable precautions to assist in preventing the loss, theft, misuse, and unauthorized access, disclosure, modification, and destruction of information about you. Despite SistahGirls Luxury Travel's goal to protect your information, transmission over the Internet is not totally secure, so we cannot ensure the security of any information gathered through our travel services. You are also in charge of keeping your password secure.

**17. Changes to This Privacy Policy**

In accordance with existing privacy laws and standards, SistahGirls Luxury Tours and Travels has the right to modify this Privacy Policy and its practices from time to time. If we update the date at the top of this privacy policy, you will be made aware of any changes. In some cases, we may also decide to give you additional notice (such as by posting a notice on the homepages of the websites for our travel services or sending you an email). We may give you further notice if the changes are significant.

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I do adhere, and agree to the Privacy Policy as noted on pages 1-12 of this Travel Agreement, affiliation of SistahGirls Luxury Tours and Travels organization;

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| --- | --- |
| Name of Attending Person, or (SistahGirl Member) | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Signature: | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Date Signed: | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |