

## **PRIVACY POLICY**

Katja Rusanen (“**Company**,” “**we**,” or “**us**”) respects your privacy and is committed to protecting it through this Privacy Policy.

This Privacy Policy governs your access to and use of [www.katjarusanen.com](http://www.katjarusanen.com), including any content, functionality and services offered on or through Katja Rusanen (the “**Website**”).

When accessing the Website, the Company will learn certain information about you, both automatically and through voluntary actions you may take, during your visit. This policy applies to information we collect on the Website and in email, text, or other electronic messages between you and the Website.

The Company is providing you with this privacy policy to explain to you how we use any personal information we collect about you when you use our Website. This Privacy Policy is intended to provide you with information as to: (i) the type of information that is collected, (ii) how collected information is used and with whom it is shared; (ii) how we intend to protect the information; and (iii) how you can access, modify and/or delete such information.

Please read the Privacy Policy carefully before you start to use the Website. **By using the Website or by clicking to accept or agree to the Terms of Use when this option is made available to you, you accept and agree to be bound and abide by the Privacy Policy.** If you do not want to agree to the Privacy Policy, you must not access or use the Website.

### **Children Under The Age Of 13**

Our Website is not intended for children under 13 years of age. No one under age 13 may provide any information to or on the Website. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any

information on this Website or on or through any of its features/register on the Website, make any purchases through the Website, use any of the interactive or public comment features of this Website or provide any information about yourself to us, including your name, address, telephone number, email address, or any screen name or user name you may use.

If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us at [katja@katjarusanen.com](mailto:katja@katjarusanen.com).

### **Opt in or Opt out**

If you “opt in” to receive information from us or others, you can change your mind later. If, at any time, you would like to stop receiving such information or opt out of a feature, you may notify us at [katja@katjarusanen.com](mailto:katja@katjarusanen.com).

### **What information do we collect about you?**

We may collect information about you when you visit and interact with this Site. Some of this information may be automatically collected, and some is collected when you interact with the Site.

*Information Automatically Collected:* We may use automatic data collection technologies including Google Analytics to collect certain information about your equipment, browsing actions, and patterns. The type of information that may be automatically collected may include date and time of access of the Site, your traffic pattern through our Website, any communications between your computer and our Website, the Internet protocol address of the computer that you are using, the domain and host from which you access the Internet, the type of computer you use, your Internet connection, your browser software

and operating system, and the specific activities you are engaged in while visiting the Site.

The information we collect automatically is used for statistical data and will not include personal information. We use this data to improve our Website and our offerings. To the extent that you voluntarily provide personal information to us, our systems will associate the automatically collected information with your personal information.

*Information You Provide to Us:* We collect information about you when you register with us or place an order for products or services. We also collect information when you voluntarily complete customer surveys, take quizzes or assessments, complete questionnaires or applications, submit your contact information on an opt-in box or contact form, when you fill out forms, when you use search queries on our search feature, when you provide comments or other feedback, and when you open our emails or click links on our Website, in our marketing communications or on social media. Website usage information is collected using cookies.

Information from which you can be personally identified may include your name, mailing address, email address, telephone number, and credit card number (referred to as “Personal Consumer Information”) and/or any other identifier that permits the physical or online contacting of you in connection with your use of, or participation in any of the following: membership registration at the Website, contests, sweepstakes, promotions, surveys, forums, subscription registrations, content submissions, chats, bulletin boards, discussion groups, requests for suggestions, visitors’ requests for free products or services or additional information (including via email to us) and in connection with other activities, services or resources we make available on any of our Sites. In all these cases, we will collect personal consumer information from you only if you voluntarily submit such information to us. Further, the Company may contact you based on the information you provide online whether in connection with your registration or in such places as the above described forums.

Of course, you may choose not to provide certain information to us, but if so, you may not be able to participate in certain of the activities and transactions available at the Website.

Electronic Communication: When you communicate with us electronically, via email, when opting to receive our newsletter or otherwise, you consent to our use of the information you have provided, and you further consent to receive electronic communications from us and our affiliated entities. If you would prefer not to receive such communications, you can opt out of our email lists by either clicking on the “opt out” line at the bottom of any email, or by emailing us directly at [katja@katjarusanen.com](mailto:katja@katjarusanen.com).

### **How will we use the information about you?**

We collect information about you to process your orders, send you our newsletters, email you notifications of our new blogs, videos or podcasts, manage your account and, improve our overall performance, if you agree, to provide you with information about our products and services we think may be of interest to you.

Personal information which you supply to us may be used in a number of specific ways, for example:

- to email you our newsletter
- to email you about products or services we are offering for sale
- to email you links to our blog or podcast
- to email you about events we have coming up that you might want to attend
- to deliver any digital products you have purchased from us
- to share information about other products or services we think you might be interested in
- for statistical analysis

In processing your order, we may send your details to and also use information from credit card companies, credit reference agencies and fraud prevention agencies.

If required by court order or law, we will share your information with law enforcement agencies or courts of law.

## **Marketing**

We would like to send you information about products and services of ours and other companies that we are affiliated with that may be of interest to you. If you have consented to receive marketing, we will use your personal information to do that.

You have the right at any time to stop us from contacting you for marketing purposes or giving your information to our other companies or those affiliated with us.

If you no longer wish to be contacted for marketing purposes, please email us at [katja@katjarusanen.com](mailto:katja@katjarusanen.com)

## **Access to your information and correction**

You have the right to request a copy of the information that we hold about you. If you would like a copy of some of your personal information, please email us at [katja@katjarusanen.com](mailto:katja@katjarusanen.com) We may make a small charge for this service, just to cover our costs.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

## **Cookies**

We may use “cookies” and/or other technologies or files (collectively, “cookies”) to identify how visitors make use of this Site. Cookies are text files placed on your computer to collect standard internet log information and visitor behavior information.

This information is used to track visitor use of the Website and to compile statistical reports on Website activity. The information may include the date and time of Website visits, the specific pages viewed, time spent at our site and on specific pages, and the websites visited just before and just after our own, as well as your IP address.

This tracking information may be used to help us improve and enhance the Website experience for all of our visitors or for you individually. If you would prefer not to have such cookies stored on your computer, you may modify your browser settings to reject most cookies, or manually remove cookies that have been placed on your computer. However, by so rejecting the cookies, you may be unable to fully access the offerings on this Website.

You can set your browser to not accept cookies and the above websites tell you how to remove cookies from your browser. However, in a few cases, some of our Website features may not function as a result.

The Company reserves the right to use technological equivalents of cookies, including social media pixels. These pixels allow social media sites to track visitors to outside websites so as to tailor advertising messages users see while visiting that social media Website. The Company reserves the right to use these pixels in compliance with the policies of the various social media sites.

### **Third-Party Cookies**

Some content or applications, including advertisements, on the Website are served by third-parties, including advertisers, ad networks and servers, content providers, and application providers (“apps”). These third-parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our Website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and

other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly.

### **Other Websites**

Our Website contains links to other websites. This privacy policy only applies to this Website so when you use a link on our Website to visit other websites, you should read their privacy policies, which are likely different than ours. Those other websites that are not controlled and/or owned by the Company. Please review the privacy policies of such other websites for information concerning what information is collected on such sites and how it is used.

### **Shopping**

When you seek to shop for products or services on this Website, we may collect information about you to help improve your shopping experience or to make occasional product or service offers for which you may be interested.

### **Security of Information**

The Company uses reasonable standards of confidentiality and security for this Website and for the Personal Consumer Information collected from the site.

### **Use and Sharing of Personal Consumer Information**

Except as otherwise provided in this policy, we reasonably attempt to ensure that we never intentionally disclose any personal consumer information about you as an individual user to any third party without having received your permission (through

opting in or similar procedures) except as provided for in this policy or otherwise as permitted or required under law.

We have the following exceptions to this policy: We will release specific information about you or your account to comply with any valid governmental inquiry or legal inquiry or process such as a search warrant, subpoena, statute or court order. We will also release specific information in special cases, such as if there is an attempted breach of the security of the Sites or a physical or property threat to you or others. We may also transfer user information, including personal consumer information, in connection with a corporate merger, consolidation, the sale of related assets or corporate division or other fundamental corporate change. We may provide access to your personal consumer information to our contractors, vendors and third-party applications that are performing services for us in connection with our Website or the services or products we offer.

In addition, on occasion, we may collect personal consumer information from you in connection with optional contests, special offers or promotions. We will share such information with necessary third parties for the purpose of carrying out the contest, special offer or promotion. Your participation in the contest, special offer or promotion constitutes your consent to such disclosure and use of such information.

Further, the information you enter when making a purchase will be shared with payment processors, financial gateways and your credit card company to authorize credit card payments. Such information may also be shared with necessary third parties solely for the purpose of carrying out the transactions.

Please note that if you give out personal information online such as in a forum or message board, that information is not protected, is visible to the public and other visitors of the Site and can be collected and used by third parties. Although we strive to protect our users' privacy, we cannot guarantee the security of information you voluntarily post and we have no control over how such third parties may use your information. You disclose any personal information at your own risk.



If you also belong to one of our Facebook groups, please note that by joining the group you are sharing the Facebook profile you joined Facebook with. If you post in the group it is clickable and members of the Facebook group may be able to access your public profile as a result. Your actual level of privacy on Facebook is affected by what settings you choose. The fact you belong to one of our Facebook groups may be known in Facebook (depending on how you have organised your Facebook settings). The Facebook groups are 'closed' so the details of what you ask should remain here. Please respect the confidentiality of the groups and do not share outside the group the posts of a personal nature posted there with other external groups or individuals. In addition, you are responsible for the confidentiality of your information and password. You are responsible for all uses of your registration, whether or not authorized by you. You agree to immediately notify us of any unauthorized use of your registration or password.

### **Sharing of User Content on the Site**

When you voluntarily send us emails, questions, stories, photos and/or other User Content, you are authorizing us to use or post these materials on our Website or in social media unless you ask us not to. Please note that we will not return any materials provided to us.

### **GDPR Rights**

The [General Data Protection Regulation \(GDPR\)](#) takes effect on May 25, 2018. This regulation standardizes data privacy laws across the European Union (EU). If you are within the European Union, you are entitled to certain information and have certain rights under the General Data Protection Regulation. Those rights include:

- **Right of Access:** Find out what kind of personal information is held about you and get a copy of this information.
- **Right of Rectification:** Ask for your information to be updated or corrected.

- **Right to Data Portability:** Receive a copy of the information you've provided under contract so you can provide it to another organization.
- **Right to Restrict Use:** Ask for your personal information to stop being used in certain cases, including if you believe that the personal information about you is incorrect or the use is unlawful.
- **Right to Object:** Object to use of your information where a party is processing it on legitimate interest basis, and object to have your personal information deleted.
- **Right to Erasure:** Request that your personal information be deleted in certain cases.

To the extent that you provided consent to the Company's processing of your personal data, you have the right to withdraw that consent at any time.

You have the right to lodge a complaint with a supervisory authority that has jurisdiction over issues related to the General Data Protection Regulation.

### **Changes to our Privacy Policy**

We keep our privacy policy under regular review and we will place any updates on this webpage. If we make material changes to the policy, we will notify you by email to the email address specified in your account and/or through a notice on the Website home page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Website and this privacy policy to check for any changes.

This privacy policy was last updated on May 25, 2018.

### **How to Contact Us**

Please contact us via [katja@katjarusanen.com](mailto:katja@katjarusanen.com) if you have any questions about our privacy policy or information we hold about you.