

EXPERIENCES CARIBBEAN PRIVACY NOTICE

(Within this document the term 'Privacy Notice' will be used interchangeably with 'Privacy Policy')

This Privacy Notice applies to www.experiencescaribbean.com and www.cookingwithdaria.com and any other related applications and programs that link to this notice. This Privacy Notice, together with our Cookie Policy and the User Agreement applies to your use of our services.

Your privacy is important to us. This Privacy Notice describes the context in which we process your personal data and it explains your rights and obligations. It explains what personal information we collect about you in connection with our services, including when you visit our websites, visit or talk to us on our targeted social media pages, contact our customer service agents, open our ads, receive or open our e-mails or text messages, or otherwise interact or communicate with in relation to any of our services, or when you interact or use one of our services that link to this Privacy Notice, whom we share it with, and how in certain situations you can choose to not share information with third parties.

No action is required from you, but we encourage you to review our Privacy Notice. Learn more about how you can help protect your account and personal information. Have questions? You can contact us anytime.

OUR PRIVACY NOTICE

The terms used in this Privacy Notice are defined as follows:

- Service (s) means service (s) offered on Experiencescaribbean.com and cookingwithdaria.com
- Personal Data means data about a natural person which can be used to personally identify that person.
- Usage Data is data collected automatically by the service.
- Cookies are small pieces of data stored on your device (computer or mobile device).
- Data Controller means the person or business who (either alone or jointly or in common with other persons) determines the purposes for which and the manner in which any Personal Data is processed. For the purpose of this Privacy Policy, we are a Data Controller of your Personal Data.
- Data Processors (or Service Providers) means any person or entity who processes the data on behalf of the Data Controller. We may use the services of various Service Providers in order to process your data.
- Data Subject (or User) is any individual using our Service and is the subject of Personal Data.

WHAT PERSONAL DATA WE COLLECT?

The personal data that we collect from you depends on how you interact with us and our products and services. When we say "personal data" or "personal information" we mean any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, to a natural person. It does not include aggregated or deidentified information that is maintained in a form that is not reasonably capable of being associated with or linked to a natural person.

The following are the categories and specific types of personal data or information we may collect to provide and enhance our service to you:

Basic Identifying Information: Including your full name (including aliases), mailing address, e-mail address, telephone number, date of birth, gender, occupation and employer, username or social media handle, or other similar identifiers (including a customer ID auto generated by us to identify you in our systems) and communication preference.

Customer Support Information: Information you give to us when you contact customer services or our offices including call recordings (such as when we record customer service calls for quality assurance).

Government Issued Identification or Records: Including your driver's license, state or country government issued identification card (such as a passport, driver's license, military or immigration identity cards or visas, national identification cards), as well as a picture or recording of yourself with your identification documentation.

Experiencescaribbean and Cookingwithdaria Transaction Information: Including your transaction history (including a unique Transaction reference number), transaction receipts, purpose of transfers, relationship with the recipient or authorized user, your average transaction amount, how often you use our services, if you send to multiple recipients or have multiple authorized users, and other information we collect in order to comply with anti-money laundering and know your customer obligations.

Marketing & Communications Information: Including your preferences to receive marketing from us and our third parties, communication preferences, and information we lawfully receive from market research, advertising networks, or analytics providers.

Payment Information: Including your financial or payment instrument details (either debit/credit card) or bank account details and billing address.

Promotions & Competitions Information: Including your name and email address and certain other personal information that you may be asked to provide to participate in promotions or competitions.

Recipient or Authorized User Information: Including your recipient or authorized user's full name, postal address, phone number, depending on the disbursement method selected certain financial institution or financial account details such as bank account or mobile wallet account. If there is a dispute about whether money has been received by your recipient or authorized user, we may ask you for additional information so we can verify their identity with the financial institution.

Sensitive Personal Data: Including health information, biometric data, mainly face scan information from photos and videos you provide for identity verification purposes and monitoring login activity and your interactions with our site to protect your account and identify suspicious or fraudulent activity. While we do not process your biometric data, our identity verification service provider, Onfido, processes it on our behalf.

Survey & Feedback Information: Including information such as your name, email address or other contact information, responses to surveys, reviews, feedback, testimonials and certain other personal information that you may be asked to provide.

Technical Information: Including the hardware and software you use to access our Services, network information, internet service provider, operating system, the type of browser you use, unique device identifier (e.g. your device's IMEI number, MAC address, or mobile number), IP address, other similar unique identifiers, your current location (using GPS technology, which some of our location enabled Services require your personal data for this to work).

Usage Data: Including information on your interactions with our services or sites or browsing or search activity (information such as your computer's IP address, browser type, browser version, the pages of our service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data).

For California, Tennessee, Minnesota, and Maryland residents, please note that we may collect Sensitive Personal Information including social security number, driver's license, state identification card, or passport number and Protected Classifications under California, Tennessee, Minnesota, Maryland and federal law, including gender and age.

HOW DO WE COLLECT YOUR PERSONAL DATA?

We collect personal data about you from various sources including:

Directly from you:

We collect personal data you provide, such as when you use our service, create an account or profile, contact us (including via chat), respond to a survey, interact with us at events, respond to a survey, post a review, or sign up to receive emails, text messages, and/or postal mailings, and complete a waiver form.

Using cookies and other automatic data collection technologies:

When you visit our websites, use our app, open or click on emails we send you, or interact with our advertisements, we or third parties we work with automatically collect certain information using technologies such as cookies, web beacons, clear GIF, pixels, internet tags, web server logs, and other data collection tools. For more information, please see our Cookie Policy.

From Other Sources:

We may obtain information about you from other sources, such as data analytics providers, marketing or advertising service providers, social media platforms or networks, fraud prevention or identity verification service providers, electronic databases, credit reporting agencies, vendors that provide services on our behalf, or publicly available sources.

HOW DO WE USE OR PROCESS YOUR PERSONAL DATA?

We will only use your personal data when the law allows us to. Depending on the country in which you reside, we rely on the following legal bases to process your personal data:

COMPLY WITH LEGAL OBLIGATIONS

We use your personal data to comply with our legal or regulatory obligations, to establish or exercise our rights, and to defend against a legal claim.

Security and Fraud Prevention

We use your personal data to detect, investigate, prevent, or take action regarding possible malicious, deceptive, fraudulent, or illegal activity, including fraudulent transactions, attempts to manipulate or violate our policies, procedures, and terms and conditions, security incidents, and harm to the rights, property, or safety of Experiencescaribbean and Cookingwithdaria and our users, customers, employees, or others.

Comply with Applicable Laws

We use your personal data to comply with applicable laws and regulations, such as those relating to "know-your-customer," anti-money laundering requirements, sanctions legislation, and the various associated regulatory rules and guidance in relation to risk investigation, risk scoring, fraud, counter terrorist financing, consumer protection and complaint handling.

TO PERFORM A CONTRACT

To Provide Our Services

We use your personal data when you access or use our services, including to process your transaction(s), maintain and manage your account, deliver promotional offers or rewards, and process payments.

Communicating With You

We use your personal data to communicate with you, such as to respond to and/or follow-up on your requests, inquiries, issues or feedback, and to provide customer service.

CONSENT OR LEGITIMATE INTEREST

Marketing and Promotional Purposes

We use your personal data for marketing and promotional purposes, such as to send marketing, advertising, and promotional communications by email, text message or postal mail; to show you advertisements for products and/or services tailored to your interests on social media and other websites; and to administer our new customer promotions, and other similar promotions.

Analytics and Personalization

We use your personal data to conduct research and analytics, including to improve our services and product offerings; to understand how you interact with our websites, mobile apps, advertisements, and communications with you; to improve our websites, and marketing campaigns (business and marketing analytics); to personalize your experience, to save you time when you visit our websites and app, and to customize the marketing and advertising that we show you; to understand how you use our app and website.

Other Business or Commercial Purposes

At your direction or with your consent, we may process certain personal data to fulfill any other business or commercial purposes.

For additional information on our legal bases for processing your personal data, please see the section below entitled, "What is our Legal Basis for Processing your Personal Data?".

WHO DO WE SHARE YOUR PERSONAL DATA WITH?

We disclose personal data in the following circumstances:

Our Corporate Affiliates

We may share personal data with our corporate affiliates. Such corporate affiliates process personal data on our behalf to provide services or in other circumstances with your consent.

Service Providers

We share certain personal data with service providers that perform services to support our business functions and internal operations and facilitate our service. These include banks or other financial institutions completing your financial service request (including payment processors), identity verification or know your customer service providers, third parties that provide software and tools to send postal mail, e-mails and text messages, or analyze customer data, provide marketing assistance, administer our reviews, investigate fraudulent activity, conduct customer surveys, and outsourced customer service providers. These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

Analytics & Behavioral Remarketing

We may use third-party Service Providers to monitor, analyze and retarget ads to users of our Service.

Google Analytics

- Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network.
- You can opt-out of having made your activity on the Service available to Google Analytics by installing the Google Analytics opt-out browser add-on by visiting <https://tools.google.com/dlpage/gaoptout>. The add-on prevents the Google Analytics JavaScript (ga.js, analytics.js, and dc.js) from sharing information with Google Analytics about visits activity.
- For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page: <http://www.google.com/intl/en/policies/privacy/>

Google AdWords

- Google AdWords remarketing service is provided by Google Inc.
- You can opt-out of Google Analytics for Display Advertising and customize the Google Display Network ads by visiting the Google Ads Settings page: <http://www.google.com/settings/ads>
- Google also recommends installing the Google Analytics Opt-out Browser Add-on - <https://tools.google.com/dlpage/gaoptout> - for your web browser. Google Analytics Opt-out Browser Add-on provides visitors with the ability to prevent their data from being collected and used by Google Analytics.
- For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page: <http://www.google.com/intl/en/policies/privacy/>

Facebook Pixel

- Facebook Pixel is an advertising service offered by Facebook to allow travel/tour companies to view analytics and learn about the types of people using its Service, how they got there and what actions they are taking. It allows for the tracking of conversions from ads displayed on Facebook to assist in measuring the performance of ad campaigns and collect remarketing data.
- To opt-out from Facebook's interest-based ads follow these instructions from Facebook: <https://www.facebook.com/help/568137493302217>
- For more information on the privacy practices of Facebook, please visit Facebook's Data Policy: <https://www.facebook.com/privacy/explanation>

Payments

We do not store or collect your payment card details. Third party payment processors are used for processing your payment card details only for the purpose of providing the duties of a tour operator. These payment processors adhere to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, Mastercard, American Express and Discover. PCI-DSS requirements help ensure the secure handling of payment information.

Third Party Partners

We may share your personal data with third parties that we have partnered with to jointly create and offer a product, service, or joint promotion. We may also share your personal data with our banking or distribution partners in the event we suspect you are violating our terms or engaging in fraudulent behavior as it relates to our business. Their use of your information is not governed by this Privacy Notice, but by their own respective privacy policies.

Social Media Platforms and Networks

Some of our websites have features such as, plugins, widgets, or other tools made available by third parties that may result in information being collected or shared between us and the third party. Their use of your information is not governed by this Privacy Notice, but by their own respective privacy policies.

Business Transactions

If we become involved with a merger, corporate transaction or another situation involving the transfer of some or all of our business assets, we may share your information with business entities or people involved in the negotiation or transfer.

Legal Process

We may disclose personal data in response to subpoenas, warrants, court orders, government inquiries or investigations, or to comply with relevant laws and regulations. We may also disclose information to establish, exercise, or protect our rights or the rights of others; to defend against a legal claim; to protect the safety and security of our visitors; to detect and protect against fraud; and to act regarding possible illegal activities or violations of our policies.

Other Instances

We may ask if you would like us to share your information with other third parties who are not described elsewhere in this Privacy Notice.

WHY DO WE PROCESS SENSITIVE PERSONAL DATA?

We may ask that you provide biometric data to one of our identity verification providers. Where data protection laws only permit the processing of biometric data with your consent, we will seek your consent prior to the processing.

For example, in order to verify your identity, Experiencescaribbean and Cookingwithdaria use the services of Onfido. Onfido will check if your identity documents are valid, and also confirm that your selfie photo and/or video matches the photo on the documents and may process your biometric information per Onfido's Facial Scan and Voice Recording Policy and Onfido's Privacy Policy. The results of the check will then be shared with Experiencescaribbean and CookingwithDaria. Your photo and ID documents will be shared with Onfido for this purpose as well as to allow Onfido to maintain, protect and improve its services.

WHAT ARE MY PRIVACY RIGHTS?

Our customers in certain regions of the world have specific data privacy rights based upon the applicable privacy laws and regulations. We strive to implement the best privacy practices as a standard for all our customers.

Access Your Data & Data Portability

You may request that we provide you a copy of your personal data processed by us. This information will be provided without undue delay subject to certain exceptions or limitations, including if such provision adversely affects the rights and freedoms of others.

Correct Your Data / Data Rectification

You have the right to request that we update and correct inaccuracies in your personal data. You can update certain information related to your account by logging into your account on our

website or otherwise contacting us as described in the Exercising Your Privacy Rights section below.

Data Deletion/Erasure

You may request to erase your personal data, subject to applicable law. If you close your account, we will mark your account in our database as "Closed," but will keep certain account information for a period of time. This is necessary to deter fraud, by ensuring that persons who try to commit fraud will not be able to avoid detection simply by closing their account and opening a new account, and to comply with our legal obligations. However, if you close your account, your personal data will not be used by us for any further purposes, nor shared with third parties, except as necessary to prevent fraud and assist law enforcement, as required by law, or in accordance with this Notice.

Object to the Processing of Data

You have the right to object to us processing or transferring your personal data under certain circumstances. You may object to any processing based on the legitimate interests ground when there is something about your particular situation where you feel processing on this ground impacts your fundamental rights and freedoms.

Unsubscribe from Direct Marketing

You have the right to ask us not to process your personal information / data for marketing purposes. You can exercise this right at any time by carrying out 'unsubscribe' action which is made available to you. We will honour your choice and refrain from sending you such communications. Please note that if you ask us not to contact you by email at a certain email address, we will retain a copy of that email address on a "suppression list" in order to comply with your no-contact request. You are free to change your marketing choices at any time.

You may also control how we use some of your personal information / data as part of our services (such as how we may communicate with you) by confirming your preferences in your Account. Please note that not all communications can be switched off. -- for example, we may be required to send you email notices about our services to comply with our legal obligations under national laws and regulatory guidance.

Automated Individual Decision-Making, Including Profiling

In some jurisdictions, you have the right not to be subject to a decision based solely on automated processing of your personal data, including profiling, which produces legal or similarly significant effects on you, unless there are applicable exceptions under relevant data protection laws. We may reject your request, as permitted by applicable law, including when providing the information would result in a disclosure of a trade secret or would interfere with the prevention or detection of fraud or other crime. However, generally in these circumstances we will verify that the algorithm and source data are functioning as anticipated without error or bias or if required by law to adjust the processing.

Withdraw Your Consent

You have the right to withdraw your consent for us to process your personal data, where our lawful basis for processing is based on that consent. Note that withdrawal of consent does not affect the lawfulness of processing which may have taken place prior to withdrawal of consent. If you withdraw your consent, we may not be able to provide certain services to you.

Identity Verification

For us to process some requests, we will need to verify your identity to confirm that the request came from you. We may contact you by phone or e-mail to verify your request. If we are unable to contact you or you fail to respond to our requests to identify you, we may be unable to fulfill your request.

HOW DO WE PROTECT YOUR DATA?

Experiencescaribbean / Cookingwithdaria is committed to protecting the information you provide us. To protect your personal information, we take reasonable precautions and follow industry best practices to make sure it is not inappropriately lost, misused, accessed, disclosed, altered or destroyed. To prevent unauthorized access or disclosure, to maintain data accuracy, and to ensure the appropriate use of the information, Experiencescaribbean / Cookingwithdaria has in place appropriate physical and managerial procedures to safeguard the information we collect.

HOW LONG DO WE RETAIN YOUR DATA?

We will only retain your personal data for as long as necessary to fulfill the purposes we collected it for, including for the purposes of satisfying any legal, accounting or reporting requirements. To determine the appropriate retention period for personal data, we consider the following based upon your country of residence (among other things):

- i. obligations and/or retention periods imposed on us by applicable laws and/or our regulators;
- ii. the amount, nature, and sensitivity of the personal data;
- iii. the potential risk of harm from unauthorised use or disclosure of your personal data; and
- iv. the purposes for which we process your personal data and whether we can achieve those purposes through other means.

CHANGES TO THIS NOTICE

If there are updates to the terms of Experiencescaribbean / Cookingwithdaria Privacy Notice, we will post those changes and update the revision date in this document, so you will always know what information we collect online, how we use it, and what choices you have. For material changes to this Statement, Experiencescaribbean / Cookingwithdaria will provide notification to affected customers.

If you do not agree with any aspect of this Privacy Notice, or any change, you can end your agreement with us and close your account by emailing us at experience.caribbean@gmail.com or otherwise contacting us.

LINKS TO THIRD PARTY WEBSITES AND SERVICES

Our site may contain links to other sites that are not operated by us and whose privacy practices may differ from those of Experiencescaribbean and Cookingwithdaria.

If you click on a third-party link, you will be directed to that third party's website. If you submit personal information to any of those websites, your information is governed by their privacy policies. We have no control over and we do not assume or accept any responsibility or liability for content, privacy policies or practices governing any personal information which may be collected and processed via those websites or services. We strongly encourage you to review the Privacy Policy / Privacy Notice of every site and application you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any third-party sites or services.

CHILDREN'S PRIVACY

Our services are not directed to children. We do not sell products or services for purchase by children. We do not knowingly collect personally identifiable information from anyone under the age of 18 unless consent is given by a parent or guardian. If you are a parent or guardian and you are aware that your child has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent, we take steps to remove that information from our servers.

CONSENT

By using our site, you consent to our website's Privacy Notice. If we decide to change our Privacy Notice, we will post those changes on this page.

TRACKING and COOKIES

We use cookies and similar tracking technologies to track the activity on our Service and hold certain information. When you first visit our website you will be asked whether you wish to use cookies. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent.

CONTACT US

If there are any questions, complaints or requests regarding this Privacy Notice you may contact us.

Experiencescaribbean / Cookingwithdaria
Gommier, Giraudel
Commonwealth of Dominica

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