Welcome to the Umair Naveed Games!

This Customer Privacy Notice and Policy ("Privacy Policy") is an important legal document which binds you and you should read it carefully before accessing our websites or purchasing, installing, accessing or using our products and services.

#### Introduction

This is the Privacy Policy of the Umair Naveed ("UNG"), which is a product and service offering of UGroupMedia, Inc., a Canadian corporation ("UGM"). This Privacy Policy is for visitors and customers who access and use the internet websites listed below ("UNG Sites"), the UNG Mobile Apps (as defined below), or who use the services that are offered on the UNG Sites and the UNG Mobile Apps (the "UNG Services") to create personalized digital content, including videos and calls, ("Content") and include an authorized link to this Privacy Policy. The term UNG Services includes your Submissions and Content for both UNG Sites and UNG Mobile Apps.

The term "UNG", except when it is used for description purposes, means UGM, and "we" and "our" and other such words refer to UGM. For definitions of other capitalized terms, please see the UNG <u>Terms of Use</u> and <u>Terms of Sale</u>. UNG Umair Naveed is a trademark of UNG. If you have any questions or concerns regarding the Privacy Policy or our practices, please <u>contact us</u>.

## Other terms that apply to you

This privacy policy applies to you if you visit any of our websites (our sites), or use any of our services or UNG mobile apps (generally referred to below as apps), or otherwise correspond with us by phone, email or otherwise.

Please note that your use of our websites and apps is subject to our <u>Terms of Use</u> and <u>Terms of Sale</u>.

The UNG Sites are (including any sub-domain name based on these Web address):

•https://www.portablenorthpole.com/

•https://portablenorthpole.zendesk.com/hc/en-us

This Privacy Policy does not apply to any websites, products, or services, other than ours, nor to others' websites linked in this Privacy Policy or in the UNG Sites or the UNG Services. We recommend that you examine the privacy statements posted on those other websites to understand their procedures for collecting, using, and disclosing personal information, as they may be different from ours. Examples of other sites include Facebook, Twitter, Instagram, Pinterest, YouTube and PayPal.

This Privacy Policy describes the ways UGM collects, uses, discloses and protects personal data provided through your use of UNG Sites or UNG Services.

For the purposes of this privacy policy, 'Personal Data' or 'Personal Information' means any information relating to an identified or identifiable natural person. An identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to that natural person.

The UNG Services allows you to create customizable digital online Content for yourself, your family, and your friends, including videos, telephone calls, but only for your Personal Use as

defined in and permitted under our <u>Terms of Use</u> and <u>Terms of Sale</u>. Your submissions may include personal information about you, your family, and your friends, including text, messages, photographs, video and audio recordings, and other images and data and materials that you may upload through the UNG Sites and UNG Services ("Submissions").

Parts of this privacy policy also apply to personal data that you may provide to us, when using our services or apps. In order to personalize our products and/or services, you may provide to us personal data of third parties (referred to here as 'third party personal data'), for example the names and ages of your children, or details about other family members or friends.

Please see our <u>Terms of Use</u> for details of your responsibilities in relation to third party personal data.

We will only use third party personal data for the purpose of providing the personalized product or service you have requested. We will not use third party personal data for any other purpose. We treat third party personal data in the same way as your personal data, and will ensure that it benefits from the same level of protection.

## DATA CONTROLLER WHO WE ARE AND HOW TO CONTACT US

UGM is the controller in relation to the personal data we collect about you, and we are responsible for your personal data.

We have appointed a Data Protection Manager who is responsible for overseeing this privacy policy, and any questions in relation to it.

If you have any questions about this privacy policy or wish to exercise any of your rights (see
further below), please contact our data protection manager using the following contact details:
Full Company Name: UGroupMedia, Inc.,
Data Protection Manager: Alexandre Berard
Address:
460 Sainte-Catherine Street West, Suite 500
Montreal (Quebec) Canada H3B 1A7
Phone: +1 514-871-3888
Email address: gdpr@ugroupmedia.com
Privacy Policy Details:
1. How do you agree or consent to this Privacy Policy? Special notice to those who live outside of the United States.
2. What types of personal information do we collect about you?
3. How do we use your personal information?
4. With whom do we share or disclose your personal information?

- 5. How do we protect your personal information and how long will we retain it?
- 6. How can you access and control your personal information and what choices do you have?
- 7. What Cookies and other web technologies do we use?
- 8. What about children's online privacy protection?
- 9. Who we are and how to contact us?
- 10. How will you be notified of any changes to this Privacy Policy?
- 1. How do you agree or consent to this Privacy Policy?

By visiting any of the UNG Sites, using any of the UNG Services, downloading, installing, using or purchasing any Content or UNG Mobile Apps or purchasing any UNG Products, you are requested to accept and to agree to this Privacy Policy. If you do not want to accept and agree, you must leave the UNG Site, refrain from using it and any UNG Services, and refrain from purchasing, downloading, installing, or using any Content or UNG Mobile Apps or purchasing any UNG Products.

As noted in Section 10 below, we reserve the right to update or alter this Privacy Policy at any time in the future. You should review this Privacy Policy regularly to ensure that you are aware of any changes.

International Users - Special notice to those who live outside of the United States.

If you live outside of the United States, by visiting the UNG Sites, using our UNG Services, purchasing, downloading, installing or using our Content or UNG Mobile Apps and providing us with personal information or by purchasing our UNG Products, you acknowledge and agree that all of your personal information may be transferred, processed or accessed by entities around the world as described in this Privacy Policy.

International Users - Special notice to those who live in the European Economic Area (EEA)

Where your information originates from within the European Economic Area (EEA), the data that we collect from you may be transferred to, and stored at, a destination outside the EEA, including the USA. It may also be processed by staff operating in the USA or elsewhere outside the EEA who work for us or for one of our suppliers. Such staff maybe engaged in, among other things, the fulfilment of your order, the processing of your payment details and the provision of support services. Where we are or will be supplying to you any goods, services, digital content or apps, the transfer may be necessary for the performance of our contract with you, or the implementation of pre-contractual measures taken at your request.

In all other circumstances, whenever we transfer your personal data outside of the EEA, we will ensure a similar degree of protection is afforded to it by ensuring that at least one of the following safeguards is implemented:

- We will only transfer your personal data to countries that have been deemed to provide an adequate level of protection for personal data by the European Commission.
- Where we use certain service providers, we may use model contracts approved by the European Commission which give personal data the same protection it has in Europe.

• Where we use providers based in the US, we may transfer data to them if they are part of the Privacy Shield.

We will take appropriate technical and organisational measures against unauthorised or unlawful processing of your personal data and against accidental loss or destruction of, or damage to, your personal data.

- 2. What type of personal information do we collect about you?
- Personal information you provide to us. Your Submissions which typically include photos, videos, real or fictitious names of you and/or your family and friends, gift preferences, and commendable behavior (e.g., eats vegetables) and other data, materials and information you chose to upload or provide to us.
- Contact and User Information you provide to us for Account Registration and Payment. Your registration information may include your name, age bracket, telephone number, email address, and mailing address. When you purchase our Content from our UNG Site (but not from the Software Stores referred to below), we will obtain your billing and payment information. You may provide us or our payment processor with your first and last name, telephone number, address, credit card information (if paying by credit card) or bank account information (if paying via electronic funds transfer or other services). We use third parties, such as PayPal, Stripe, Google Play, Apple Store and Amazon, to process payments including any credits, refunds, discounts or promotions. Your payment data is submitted directly to them and are subject to the privacy policies and terms of use of the applicable third party processor.
- Your information from affiliates, business partners and other third parties. We also may periodically obtain both personal information (such as contact information) and non-personal

information (such as demographic information) about you from affiliated entities, business partners and other independent third-party sources and add it to other information that we have collected about you.

- Your information automatically collected by us when you visit UNG Sites or use UNG Services. In order to help us understand your interests and customize your user experience, we automatically collect some information about your computer when you visit the UNG Sites, use the UNG Services, or purchase, install or use the Content or the UNG Mobile Apps. For example, we will collect session data, including your IP address, web browser software, and referring website. We also may collect information about your online activity, such as content viewed and pages visited. See also below the discussion of cookies and web beacons.
- Your information you provide to UNG from Facebook, Google, Apple and other Social Networking Sites. You may create your UNG account by using a social network site, such as, Facebook Connect, Google Connect or Apple Connect, which will allow you to automatically share with us certain personal information from your social network account to set up your UNG account. For example, we may obtain the following information from Facebook Connect, Google Connect or Apple Connect: your first name, last name and email address. If you choose to do so, we will store data from your social network account on our UNG servers so that we can use updated data from your social network account. Please refer to the privacy settings of your social network account to determine how you may adjust your permissions and manage the interactivity between the UNG Services and your social network account or mobile device. As noted in the Terms of Use, social network sites are third party sites subject to their own privacy policies and Terms of Use. Your Submissions of photos, videos and other materials from your social media accounts to your UNG account through the UNG Submissions process, once received by UNG, will be governed by UNG Privacy Statement, Terms of Use, and Terms of Sale as applicable.

You can choose not to provide us with information, such as to not register or provide us with information for the videos or phone calls or not accept certain cookies as provided for below; however, if you do so, you may not be able to access UNG Site, UNG Mobile Apps or UNG Services or take advantage of certain features of the UNG Sites, UNG Mobile Apps or UNG Services.

3. How do we use your personal information?

We use your personal information for the following general purposes:

- For account registration and account management, including facilitating your access to and use of the UNG Services;
- To communicate with you, such as communications to deliver UNG e-newsletter, to respond to
  your questions and comments, to resolve disputes or troubleshoot problems, to provide
  information about the UNG Services and invitations from the UNG community, and to notify you
  about special offers and products or services available from us and our partners that may be of
  interest to you;
- To customize your experience with the UNG Services;
- To better know and understand the location, the age, and other characteristics of our clientele, as well as its needs, in order to improve our products and services.
- To solicit information from you, sometimes through surveys, to measure interest in and improve the UNG Services;

- To enforce our **Terms of Use**, **Terms of Sale** and other agreements;
- To share or disclose as provided for below; and
- As otherwise described to you at the point of collection.

We may create and share aggregate and anonymous information for use with third parties, including our advertisers and investors. For example, we may tell our advertisers the number of visitors the UNG Services receives or the most popular gifts or preferences. This data cannot be used to identify any individual and as such is not personal data.

#### OUR LAWFUL BASIS FOR USING YOUR INFORMATION

We will only use your personal data when the law allows us to do so. Most commonly, we will use your personal data in the following circumstances:

- Where it is necessary in order to perform a contract we have entered into or are about to enter into with you. This applies where we supply to you any goods, services, digital content or apps.
- Where you have given us your consent. This applies where you have ticked to say you have read and understood this policy, such as when you register through our sites.
- Where it is necessary for the purposes of our legitimate interests (or that of a third party), and your interests or fundamental rights and freedoms do not override those interests. This applies in particular where we use your personal data in order to better understand your needs and interests, to improve our sites and services and your experience of them, and to provide you with information about other products or services which may be of interest to you. We consider it is

in the interests of UGM in operating and managing our business, so that we can offer you the best service we can.

• Where it is necessary in order to comply with a legal obligation. This applies for example where we are required to retain your personal data for taxation reasons.

Depending on the purpose for which we are processing your personal data, we may rely on one or more of these lawful bases.

- 4. With who may we share, or to whom may we disclose, your personal data?
- To our vendors, contractors and agents ("vendors") who provide services or functions on our behalf: if you purchase Content, UNG Mobile Apps or UNG Products, we may share your information with vendors who manage the production and distribution of those products or provide related services, including business analytics, customer service, marketing, distribution of surveys or sweepstakes programs, and fraud prevention. We may also authorize vendors to collect information on our behalf, as necessary to operate features of our UNG Sites or UNG Services or to facilitate the delivery of online advertising tailored to your interests. Vendors will be given access to, and may collect, information only to the extent needed to perform their functions.
- To business partners in conjunction with whom we may offer products or services. If you choose to access these optional services, we may share information about you, including your personal information, with those partners. We will use reasonable efforts to cause these third party business partners to agree to treat your personal information in a manner that is consistent with this Privacy Policy, but we do not control the privacy practices of these third party business partners.

• To our affiliated entities and websites. If you were referred to the UNG Sites from another website, we may share your registration information, such as your name, email address, mailing address, telephone number, and preferences about you with that referring website. We do not control the referring websites' use of personal information, and we encourage you to review the privacy policies of any website that referred you to the UNG Sites. We may also share your personal information with any of our affiliated entities

In addition to sharing your personal information as provided for above, we may also disclose your personal information in the following situations:

- Business transfers by us in connection with a divestiture, merger, consolidation, asset sale, or other corporate transaction, or in the unlikely event of a bankruptcy.
- When required by law in response to subpoenas, court orders, or other legal process; to establish or exercise our legal rights; to defend against legal claims; or as otherwise required by law.
- When required to enforce our UNG <u>Terms of Use</u>, including situations when we believe it is necessary to investigate, prevent, or take action regarding illegal or suspected illegal activities, or to protect and defend the rights, property, or safety of UGM and our affiliates, our customers, or others; and in connection with this Privacy Policy, our <u>Terms of Use</u>, <u>Terms of Sale</u> and other agreements.
- When you have endorsed us, so that we can share your endorsement with other people and let them know that you have endorsed us.
- 5. How do we protect your personal information and how long do we retain it?

The transmission of information by the internet is not secure and we cannot control or guarantee its security. Any transmission by you to us shall be at your risk.

When you use our UNG Services and Content and send an email link or post on forum, chat room or social network site, the personal information and content you share is visible to other users and may be viewed, collected or used by them. You are responsible for the personal information you chose to share or submit in these situations. Please take care when using these features.

Once we have received your transmission, we will employ reasonable security procedures and practices appropriate to the nature of the information, to protect the personal data from unauthorized access, destruction, use, modification, or disclosure. Nevertheless, we cannot guarantee its security. In addition, it is important for you to protect against unauthorized access to your password and computer.

Please contact us if you have any questions regarding security.

We will retain and delete your personalized call and video Content as provided in our Terms of Sale. We may retain your account registration information and Submissions for up to 30 months after your last activity in your account. Activity means that you access or use your UNG account for any purpose, including without limitation, logging into your account. This allows us to respond to any questions regarding previous account registrations or purchases, facilitate any future account registrations, purchases or renewals, comply with our accounting, tax and legal obligations, resolve disputes, enforce our agreements, prevent fraud, and is also for analytical purposes and record keeping integrity. For example, this will allow you even after expiration or termination of your free version to renew or purchase the Magic Pass, Video Pass or other UNG Services and to retain access to your Submissions.

If you purchase or renew within the retention period for the video Content as provided for in the <u>Terms of Sale</u>, you will also have access to your video Content.

For free versions, after the expiration or termination of the free version, you will be able to access Submissions only, and not the video Content, as provided for in the <u>Terms of Sale</u>.

If your UNG account becomes inactive as referred to above, we will disable your UNG account.

If we disable your UNG account as provided for above, your personalized Content will be deleted, but your Submissions and account registration information may remain in our archives for up to an additional 30 months for the reasons set forth above.

You may also receive email offers from us during the additional 30 months for our products and services unless you opt out as provided for in Section 6 below. You will be given the opportunity to opt out in every email we send to you, or alternatively you can contact us using the contact details provided above.

If you delete your UNG account as provided for in Section 6 below, your personalized Content and Submissions will be deleted, but your account registration information may remain in our archives for up to an additional 30 months for the reasons set forth above.

At the end of the additional 30 months, whether we disable your UNG account or you delete your UNG account, we reserve the right to retain in our archives certain personal information as may be required for legal, regulatory, or other government compliance purposes. For example, we may keep information regarding your invoices which may include your email address, first and last name, language, country (IP address) and user ID, or your opt in or opt out status, or whether you deleted your UNG account yourself and if so when.

In addition, you may request at any time that we delete your personal information using this form.

Upon receipt of the request, we will delete your personal information subject to our reservation above for legal, regulatory, or other government compliance purpose. Any personal information retained by UNG will be retained in accordance with this Privacy Policy and as may be applicable the Terms of Use and Terms of Sale.

UNG reserves the right at any time to delete your personal information, including any account information, Submissions and Content, as provided for in the <u>Terms of Sale</u> or <u>Terms of Use</u>. You are solely responsible for backing up any of this personal information.

6. How do you access and control your personal information and what choices do you have?

Under certain circumstances, you have the right under data protect laws to:

- Request access to your personal data. This is commonly known as a 'subject access request' and enables you to receive a copy of the personal data we hold about you.
- Request correction of the personal data that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected.
- Request erasure of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data in certain circumstances.

- Object to processing of your personal data where we are relying on legitimate interests (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground.
- Request the restriction of processing of your personal data. This enables you to ask us to suspend the processing of personal data about you, for example if you want us to establish its accuracy or the reason for processing it.
- Request the transfer of your personal data to another party.
- Withdraw consent. If we are relying on your consent to process your personal data, you have the right to withdraw your consent at any time. Please note that, if you do withdraw your consent, you may not be able to benefit from our services. We will advise you if this is the case at the time you withdraw your consent.
- Lodge a complaint with the relevant supervisory authority. If you have any complaints about the way we process your personal data, please do contact us <a href="HERE">HERE</a>.

As set out above, we may use information held about you in order to notify you about our special offers and the products and services available from us. Your rights include the right to ask us not to process your personal data for these marketing purposes. You can exercise your right to prevent such processing by using the opt out feature contained in all our marketing communications.. You can also exercise the right at any time by contacting us <a href="HERE">HERE</a>.

You may view and edit much of your personal information online by accessing your account (you will be required to sign in using your password). If you would like to delete your account, from the "My account" section select "delete account." Once we receive your request to delete

your account, all information, including Submissions and personalized Content related to your account will be no longer available and will be deleted thereafter by us. When your UNG account data is deleted, it will be deleted from the active database, but certain personal information may remain in our archives as forth in Section 5 above and in the Terms of Sale.

If you make certain transactions (such as creating an account or purchasing Content or UNG Mobile Apps), we reserve the right to send you communications, including service announcements, administrative messages, surveys relating to your account, and other non-promotional messages, without offering you the opportunity to opt out of receiving them. You can change your email at any time by logging into your account and going to the My Account page and amending your email notification choices. If you wish, you can also opt-out of receiving future promotional emails from us, you will have the opportunity to unsubscribe from future promotional messages by clicking the appropriate link at the bottom of in any such promotional email. When you opt-out of promotional communications from us, you may still receive service messages (such as an order confirmation, Content creation confirmation) and legally mandated notices.

## ACCESS TO INFORMATION AND EXERCISING YOUR RIGHTS

You will not have to pay a fee to access your Personal Data, or exercise any of the other rights set out above. Please note that we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. In certain circumstances, we may refuse to comply with your request.

In order to process your request, we may ask you for additional information to help us to confirm your identity, to ensure that your personal data is not disclosed to anyone who has no right to receive it.

We will aim to respond to your request within 1 month. Sometimes it may take us longer than one month, if your request is complex or you have made a number of requests at the same time. If this is the case, we will notify you.

## 7. What Cookies and other web technologies do we use?

Our sites use cookies and other technologies to distinguish you from other users of our sites.

This helps us to provide you with a good experience when you browse our sites and also allows us to improve our sites.

- Cookies. Cookies are small data text files that can be stored on your computer's hard drive (if your web browser permits). We use cookies for the following general purposes:
- To help us recognize your browser. To help us recognize your browser as a previous visitor and save and remember any preferences that may have been set while your browser was visiting our UNG Site. For example, if you register on our UNG Site, we may use cookies to remember your registration information so you do not need to log into our UNG Site each time you visit. We also may record your password (PIN) in a cookie, if you checked the box entitled "Save this password (PIN) for automatic sign-in." Member IDs, passwords (PIN), and any other account-related data included in such cookies are encrypted for security purposes; and>
- To help us measure the UNG Sites effectiveness. To help us measure the effectiveness of UNG Sites features and offerings, advertisements, and email communications by determining which emails you open and act upon.
- For security. We use cookies to detect fraud and abuse of our websites and services.

• For social media. Some of our websites include social media cookies, including those that enable users who are logged into social media service to share content via that service.

The "help" portion of the toolbar on most browsers should tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable most types of cookies. However, if you refuse to accept cookies, you may not be able to access the UNG Sites, UNG Mobile Apps or UNG Services or many of the tools and features of the UNG Sites, UNG Mobile Apps or UNG Services.

• Other web technologies – web beacons. We also may use web beacons (also known as clear gifs, pixel tags or web bugs), which are tiny graphics with a unique identifier, similar in function to cookies, that are placed in the code of a web page. We use web beacons to monitor the traffic patterns of users from one page within our UNG Sites to another, to deliver or communicate with cookies, to understand whether you have come to our UNG Site from an online advertisement displayed on a third-party website, and to improve site performance. We also may allow our service providers to use web beacons to help us understand which emails have been opened by recipients and to track visitor traffic and actions on our UNG Site in order to measure the effectiveness of UNG Sites and other offerings.

From time to time, we may also allow certain third parties (such as Google Analytics) to collect information about your online activities through cookies and other technologies. The information gathered by these third parties is used for analytic purposes (i.e., to help us make predictions about your characteristics, interests or preferences and display advertisements on the UNG Sites tailored to your apparent interests).

Please note that we do not have access to or control over cookies or other technologies that these third parties may use to collect information about your interests, and the information

practices of these third parties are not covered by this Privacy Policy. Some of these third parties may offer certain opt terms. Please note this does not opt you out of being served advertising. You will continue to receive generic ads.

Some browsers incorporate "Do Not Track" (DNT) features. We currently do not respond to DNT signals. There is not a common understanding of how to respond to DNT signals. In the meantime, we are trying to provide you a personalized service and ask that you use other tools such as ability to opt out of behavioral advertising as set forth above.

How Google uses data when you use our UNG Sites. As noted below we may use Google
Analytics and we want you to be aware of how Google may use your data when you use our UNG
Sites and UNG Mobile Apps. Please see: <a href="https://www.google.com/policies/privacy/partners/">https://www.google.com/policies/privacy/partners/</a>

If you would like to prevent your data from being used by Google Analytics, you can download and install the Google Analytics opt-out browser add-on for the Google Analytics JavaScript (ga.js, analytics.js, dc.js at <a href="https://tools.google.com/dlpage/gaoptout">https://tools.google.com/dlpage/gaoptout</a>

Some of the cookies we use are essential for the operation of our sites. They may include, for example, cookies that enable you to log into areas of our sites or use a shopping cart. Except for such cookies, all cookies will expire after a period of 7 to 60 days.

For more information, you can contact us **HERE**.

8. What about children's online privacy protection?

We are committed to protecting the privacy needs of children, and we encourage parents and guardians to take an active role in their children's online activities and interests. We do not knowingly collect personal information from children under the age of 14, and children under the

age of 14 are not permitted to provide any personal information to the UNG Sites or UNG

Services. You and persons age 14 or older are permitted to provide personal information

(including personal information of persons under age 14 to the UNG Sites and UNG Services

subject to our <u>Terms of Use</u> and <u>Terms of Sale</u>. Persons under age 14 may not in any way

provide us with personal information.

9. Who we are and how to contact us?

We are UGroupMedia, Inc. a Canadian corporation based in Montreal with our principal place of

business at:

UGroupMedia, Inc.,

460 Sainte-Catherine Street West, Suite 500,

Montreal (Quebec) Canada H3B 1A7

Phone: +1 514-871-3888

Email address: gdpr@ugroupmedia.com

If you have questions or concerns about this Privacy Policy, please contact us **HERE**.

10. How will you be notified of any changes to this Privacy Policy and how will those changes

apply?

We reserve the right to update or alter this Privacy Policy in the future and when we do so we will revise the "most recently updated" date provided for at the top of this Privacy Policy. We will notify UNG account members about material changes to this Privacy Policy by either sending a notice to the e-mail address they have provided to us when they have created an account as provided for in the <u>Terms of Use</u> or by placing a notice on our UNG Site.

UGM may require you to consent to the updated Privacy Policy in a specified manner before further use of the UNG Sites or UNG Services is permitted. For example, if you personalized Content last year under last year's Privacy Statement and then accessed that same personalized Content this year after the effective date of this current Privacy Statement, then this current Privacy Statement will apply to your use of that Content after the effective date of this current Privacy Statement.

If you do not agree to any change(s) after receiving notice of such change(s), you shall stop using the UNG Site, UNG Mobile Apps, the UNG Services and Content and delete your UNG account. You should review this Privacy Policy regularly to ensure that you are aware of any changes.

# 11. What laws govern this Privacy Policy?

This Privacy Policy shall be governed by and construed in accordance with the laws applicable in the Province of Quebec, as provided for in the <u>Terms of Use</u> or by placing a notice on our UNG Site.

12. What is the dispute resolution process for Privacy Policy?

Unless restricting the use of the courts it is prohibited in your jurisdiction, all claims and

disputes arising out of or related to this Privacy Policy are subject to binding arbitration as

provided for in the <u>Terms of Use</u> or by placing a notice on our UNG Site.

Reach us at email: umair.naveed.644@gmail.com