

PRIVACY POLICY

Introduction

Mikoncepts, LLC ("**Company**" or "**We**") respect your privacy and are committed to protecting it through our compliance with this policy.

This policy describes the types of information we may collect from you or that you may provide when you visit our website mikoncepts.com or visit our product website mifolio.com (individually, our "**Website**", and collectively, our "**Websites**") or installing/using our Mifolio Applications (our "Apps"), or using any of the service we are providing (our "Services") or our practices for collecting, using, maintaining, protecting and disclosing that information.

This policy applies to information we collect:

- From our Websites, Apps or Services.
- In e-mail, text and other electronic messages between you and our Websites, Apps or Services.
- Other interactions with the Company (for example, discussions with our customer service staff, including telephone or chat, information you enter into our Websites, Apps, or Services, or when you enroll in our authentication services).
- Through Applications you download from our Websites, Google Play or Apple App Store(s), or any other source, which provide dedicated non-browser-based interaction between you and the Company.
- Content you provide through our camera feature or your camera roll settings.
- Transactional emails you receive, including their content, subject to applicable law.
- Metadata about content and emails, subject to applicable law.
- Transactional activity in your account (for example, items sold or removed).
- When you interact with our advertising and applications on third-party websites, apps and services, if those applications or advertising include links to this policy.
- Any Data you provide through Apps.
- Any data we get from your connected email accounts.

It does not apply to information collected by:

- us offline or through any other means, including on any other website operated by Company or any third party; or
- any third party, including through any application or content (including advertising) that may link to or be accessible from or on the Websites, Apps or Services

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use

our Websites, Apps or Services. By accessing or using this Websites, Apps or Services, you agree to this privacy policy. This policy may change from time to time (see [Changes to our Privacy Policy](#)). Your continued use of this Websites, Apps or Services after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

Children Under the Age of 13

Our Websites, Apps or Services are not intended for children under 13 years of age. No one under age 13 may provide any information to or on the Websites, Apps or Services. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on the Websites, Apps, Services or on or through any of its features/register on the Websites, Apps or Services, make any purchases through the Website, Apps or Service, use any of the interactive or public comment features of the Websites, Apps or Services or provide any information about yourself to us, including your name, address, telephone number, e-mail 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 contact@mikoncepts.com.

Information We Collect About You and How We Collect It

We collect several types of information from and about users of our Websites, Apps or Services, including information:

- by which you may be personally identified, such as name, postal address, e-mail address or telephone number ("**personal information**");
- that is about you but individually does not identify you, such as types of content you view or interact with, and how you interact with it, features you use, and what actions you take (e.g., data filtering and report exports), Purchases or other transactions you make, including credit card information, The time, frequency and duration of your activities on our Website, App or Service, limited location information (e.g., physical address of retailer or service provider, Purchase activity, People with whom you communicate or share content (share transaction details); and/or
- about your internet connection, the equipment you use to access our Websites, Apps or Services and usage details.

We collect this information:

- Directly from you when you provide it to us.
- Automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses and information collected through cookies, web beacons and other tracking technologies from third parties, for example, our business partners.

Information You Provide to Us. The information we collect on or through our Websites, Apps or Services may include:

- Information that you provide by filling in forms on our Websites, Apps or Services. This includes information provided at the time of registering to use our Websites, Apps or Services, subscribing to our service, posting material or requesting further services. We may also ask you for information when you enter a contest or promotion sponsored by us, and when you report a problem with our Websites, Apps or Services.
- Records and copies of your correspondence (including e-mail addresses), if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions you carry out through our Websites, Apps or Services and of the fulfillment of your orders. You may be required to provide financial information before placing an order through our Websites, Apps or Services.
- Your search queries on the Websites, Apps or Services.
- Your purchase or receipt information provided by you on our Websites, Apps or Services.

You also may provide information to be published or displayed (hereinafter, "**posted**") on public areas of the Websites, Apps or Services, or transmitted to other users of the Websites, Apps, Services or third parties (collectively, "**User Contributions**"). Your User Contributions are posted on and transmitted to others at your own risk. Although you may set certain privacy settings for such information by logging into your account profile, please be aware that no security measures are perfect or impenetrable. Additionally, we cannot control the actions of other users of the Websites, Apps or Services with whom you may choose to share your User Contributions. Therefore, we cannot and do not guarantee that your User Contributions will not be viewed by unauthorized persons.

Usage Details, IP Addresses, and Cookies, Cookies and Other Technologies. As you navigate through and interact with our Websites, Apps or Services, we may automatically collect certain information about your equipment, browsing actions and patterns, including:

- Details of your visits to our Websites, Apps or Services, including traffic data, location data, logs, activities and other communication data and the resources that you access and use on the Websites, Apps or Services.
- Information about your device or computer and internet connection, including your IP address, operating system and browser type.

The information we collect automatically is statistical data, and does not identify any individual. It helps us to improve our Websites, Apps or Services and to deliver a better and more personalized service by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Websites, Apps or Services according to your individual interests.
- Speed up your searches.

- Recognize you when you return to our Websites, Apps or Services.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Websites, Apps or Services. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Websites, Apps or Services.
- **Flash Cookies.** Certain features of our Websites, Apps or Services may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from and on our Websites, Apps or Services. Flash cookies are not managed by the same browser settings as are used for browser cookies. For information about managing your privacy and security settings for Flash cookies, see [Choices about How We Use and Disclose Your Information](#).
- **Web Beacons.** Pages of our Websites, Apps or Services and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an e-mail and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

We do not collect personal information automatically, but we may tie this information to personal information about you that we collect from other sources or you provide to us.

Third-party Advertiser Use of Cookies and Other Tracking Technologies.

Some advertisements on the Websites, Apps or Services are served by third-party advertisers, ad networks and ad servers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about our users. This may include information about users' behavior on this and other websites to serve them interested-based (behavioral) advertising. We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement, you should contact the responsible advertiser directly. For information about how you can opt out of receiving targeted advertising from many providers, see [Choices About How We Use and Disclose Your Information](#).

How We Use Your Information

We use information that we collect about you or that you provide to us, including any personal information:

- To present our Websites, Apps or Services and its contents to you.
- To provide you with information, products or services that you request from us.
- To fulfill any other purpose for which you provide it.

- To provide you with notices about your account or subscription, including, without limitation, expiration and renewal notices.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To notify you about changes to our Websites, Apps, or any products or Services we offer or provide through it.
- To allow you to participate in interactive features on our Websites, Apps or Services.

We may also use your information to contact you about our own and third-parties' goods and services that may be of interest to you. If you do not want us to use your information in this way, please adjust your user preferences in your account profile). For more information, see [Choices About How We Use and Disclose Your Information](#).

We may use the information we have collected directly or indirectly from you to enable us to display advertisements to our advertisers' target audiences. Even though we do not disclose your personal information for these purposes without your consent, if you click on or otherwise interact with an advertisement, the advertiser may assume that you meet its target criteria.

Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We will not share GUIDs (Global Unique Identifiers) and/or personal email data with any third party.

We may disclose your personal information:

- To comply with any court order, law or legal process, including to respond to any government or regulatory request.
- To enforce or apply our terms of use <https://mikoncepts.com/terms> and any other terms or agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of the Company, our customers or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

User Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

- **Tracking Technologies and Advertising.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage

your Flash cookie settings, visit the Flash player settings page on Adobe's [website](#). If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.

- **Targeted Advertising.** If you do not want us to use non-personal information that we collect or that you provide to us to deliver advertisements according to our advertisers' target-audience preferences, you can opt-out by checking the relevant box located on the form on which we collect your data (the order form/registration form). You can also always adjust your user advertising preferences in your account profile by checking or unchecking the relevant boxes or by sending us an e-mail stating your request to support@mikoncepts.com. For this opt-out to function, you must have your browser set to accept browser cookies.

Accessing and Correcting Your Information

You can review and change your personal information by logging into the Websites or Apps and visiting your account profile page.

You may also send us an e-mail at support@mikoncepts.com to request access to, correct or delete any personal information that you have provided to us. We cannot delete your personal information except by also deleting your user account. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

If you delete your User Contributions from the Websites, Apps or Services, copies of your User Contributions may remain viewable in cached and archived pages, or might have been copied or stored by other Websites, Apps or Services users. Proper access and use of information provided on the Websites, Apps or Services, including User Contributions, is governed by our terms of use <https://mikoncepts.com/terms>.

Your California Privacy Rights

If you are a California resident, the following rights as expressed under the California Consumer Privacy Act of 2018 ("CCPA") are applicable to you:

1. You may reasonably request that we disclose to you, free of charge (unless we determine in our sole discretion that your requests are excessive or unreasonable):
 - the categories and specific pieces of personal information that we have collected in the preceding twelve (12) months;
 - for personal information that we have collected in the preceding twelve (12) months, the categories of personal information that we have collected about you, the categories of sources from which the personal information was collected, the business or commercial purpose for collecting or selling

personal information, the categories of third parties with whom we share personal information, and the specific pieces of personal information we have collected about you;

- for personal information that we have sold or disclosed for a business purpose in the preceding twelve (12) months, the categories of personal information that we have collected about you, the categories of personal information that we have sold about you, the categories of third parties to whom the personal information was sold (by category or categories of personal information for each category of third parties to whom the personal information was sold), and the categories of personal information that we have disclosed about you for a business purpose;

To exercise the above right, you must provide a verifiable consumer request by either emailing us at support@mikoncepts.com.

2. You may request that we delete personal information about you that we may have collected. To exercise this right, you must provide a verifiable consumer request by either emailing us at support@mikoncepts.com.
3. Under the CCPA, "sell" means sell, rent, release, disclose, disseminate, make available, transfer, or otherwise communicate orally, in writing, or by electronic or other means a consumer's personal information by the business to another business or a third party for monetary or other valuable consideration. As described in this Privacy Policy, we may share certain service type information with advertising partners, which enables us to provide targeted advertising to your browser and/or devices. If you wish to exercise the right to opt out, you may email us at support@mikoncepts.com. The law contains exceptions to this definition which may limit how we respond to your direction. Please note that due to the complexities and ambiguities in the CCPA, it is currently unclear whether the sharing of certain information with advertising partners would constitute a "sale" under the CCPA. When the State of California publishes final implementing regulations and guidance and provides clarity on what constitutes a "sale", particularly in the context of the digital advertising ecosystem, we will update our policies and procedures accordingly.
4. If you are under 16 years of age, we cannot sell your personal information, unless you (or your parent or guardian if you are under the age of 13) have affirmatively authorized us to do so. To exercise this right to opt in, you (or your parent or guardian) may submit a request to us by email at support@mikoncepts.com. You will not need to create an account to opt in. You may opt out at any time.
5. We may disclose certain data from the following categories of information to the categories of recipients listed in this Privacy Policy for one or more business purposes:
 - Usage Data: Analytics Information, Cookies, Server Logs, Clear Gifs

- Identifiers: Unique Identifiers, Advertising Identifiers, Location Data

If you are a California resident and you have questions regarding your rights under the CCPA, you can email us at support@mikoncepts.com.

Data Security

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration and disclosure. All information you provide to us is stored on our secure servers behind firewalls. Any payment transactions will be encrypted using SSL technology.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Websites, Apps or Services, you are responsible for keeping this password confidential. We ask you not to share your password with anyone. We urge you to be careful about giving out information in public areas of the Websites, Apps or Services like message boards. The information you share in public areas may be viewed by any user of the Websites, Apps or Services.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Websites, Apps or Services. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Websites, Apps or Services.

Changes to Our Privacy Policy

It is our policy to post any changes we make to our privacy policy on this page with a notice that the privacy policy has been updated on the Websites, Apps or Services home page. If we make material changes to how we treat our users' personal information, we will notify you by e-mail to the e-mail address specified in your account or through a notice on the Websites, Apps or Services home page. The date the privacy policy was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable e-mail address for you, and for periodically visiting our Websites, Apps and this privacy policy to check for any changes.

Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact us at: contact@mikoncepts.com