

### **Offer Terms**

If a user submits data to Michelle Beyo through a Lead Advert, such data will be governed by our privacy policy.

### **Free Consultation**

Fill out a contact form online (on Facebook or our website). No purchase or payment of any kind is necessary to access your free consultation. After signing up for a free consultation, you agree to receive occasional emails.

### **Free Training**

Fill out a contact form online (on Facebook or our website). No purchase or payment of any kind is necessary to watch a free training. After signing up for a free training, you agree to receive occasional emails.

### **Eligibility**

Open to people who are the legal age of majority prior to the date of entry.

### **Privacy & Cookie Policy**

Thank you for visiting our website. Michelle Beyo understands that your privacy is important to you. This privacy & cookie policy will tell you how we use personal information collected by this website.

Please note: by using the site, you are accepting this privacy & cookie policy. This policy may be changed and any changes will be posted. No changes work on retroactive basis. You are advised to review this privacy & cookie policy upon any visit to this website and to make sure it is understood by you. This privacy & cookie policy only applies to "Michelle Beyo " website. If using any external links provided by us, please do not give any private data unless you have read and understood the privacy policy of the target website.

"Michelle Beyo " will not take responsibility for any data misuse by any third party websites which may be linked to from our website.

"We," "our" means Michelle Beyo and its affiliates. "You," "your," "visitor," or "user" means the individual accessing this site.

This website is not part of Facebook or Facebook Inc. Additionally, this site is NOT endorsed by Facebook in anyway. Facebook is a trademark of Facebook Inc.

### **Collection of Information**

Non personal information is information that cannot identify you. If you visit this web site to read information, such as information about one of our services, we may collect certain non-personal information about you from your computer's web browser. Because non-personal information cannot identify you or be tied to you in any way, there are no restrictions on the ways that we can use or share non-personal information.

We collect data considered personal, such as: names, email addresses, etc., which is voluntarily submitted by the visitors on our website.

Michelle Beyo will not intentionally collect any personal information from people under the age of 18. If you think that we have collected personal information from a person under the age of 18, please contact us.

### **Information Use**

Michelle Beyo may keep and use personal information we collect from or about you to respond to your requests and to provide ongoing service and support. Our primary aim is always to enhance the user experience. We may contact you in the future to tell you about specials, new products or services, or ask for your opinion about our services, for record keeping and analytical purposes and to research, develop and improve programs, products, services and content. In addition, some of the features on this web site allow you to communicate with us using an online form. If your communication requests a response from us, we may send you a response via e-mail. The e-mail response or confirmation may include your personal information. We cannot guarantee that our e-mails to you will be secure from unauthorized interception.

We may use your personal information to protect our rights or property, or to protect someone's health, safety or welfare, and to comply with a law or regulation, court order or other legal process.

### **Cookie/Tracking Technology**

This site may use cookie and tracking technology (such as web beacons, Facebook Pixel, Google Pixel) depending on the features offered.

A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you. One of the primary purposes of cookies is to provide a convenience feature to save you time. Cookie and tracking technology gather information such as: browser type, operating system, number of visitors and how the visitors use the site.

Thanks to cookie technology we can also create a customized experience for our visitors. We use the information we collect to serve you more relevant advertisements (referred to as "Retargeting"). We collect information about where you saw the ads we serve you and what ads you clicked on. Cookie and other tracking technology does not collect personal information but it may be tied to such information had it been previously provided.

Third parties, including Facebook, also may use cookies on our web site. For instance, we may contract with third parties who will use cookies on our web site to track and analyze anonymous usage and volume statistical information from our visitors and members. Such information is shared externally only on an anonymous, aggregated basis. These third parties use persistent cookies to help us to improve the visitor experience, to manage our site content, and to track visitor behaviour. These third parties use the information we collect to serve you more relevant advertisements (referred to as "Retargeting"). We may also contract with a third party to send e-mail to our registered [users/members].

You may opt out of Google's use of cookies by visiting the [Google Advertising Opt-out Page](#). You may opt out of Google Analytics by visiting the [Google Analytics Opt-out](#)

Page. You may opt out of third party vendor use of cookies by visiting the Network Advertising Initiative Opt-out Page.

### **Google Analytics**

This website uses Google Analytics, a web analytics service provided by Google Inc. ("Google"). Google Analytics uses so-called cookies. Acting on behalf of the operator of this website, Google will use this information to evaluate your use of the website, to compile reports on website activity and to provide the website operator with services relating to website use and Internet use. The IP address transmitted by your browser in the context of Google Analytics will not be combined with other data from Google. You can prevent cookies from being saved by making the appropriate setting in your browser software, however be advised that this may mean that you will be unable to use all the functions of this website in full. In addition, you can also prevent the transmission of the data generated by the cookie in relation to your use of the website (including your IP address) to Google and the processing of this data by Google by downloading and installing the browser plug-in available at the following link <https://tools.google.com/dlpage/gaoptout?hl=en>.

You will find general information about Google Analytics and data protection at <https://policies.google.com/?hl=en&gl=en>. You will find further information at <https://policies.google.com/privacy>.

### **Use of Facebook Pixels, Custom Audiences and Facebook Remarketing**

The Facebook Pixel is a small piece of Java script code that we have integrated on each of our websites. This piece of code provides a set of functionalities for sending application-specific events and custom data to Facebook. We use custom audience pixels to collect information about how visitors use our site. For this purpose, each of our web pages contains a Custom Audience Pixel.

This pixel captures and reports to Facebook information about the user's browsing session, a hashed version of the Facebook ID, and the URL being viewed. Every Facebook user has a unique and device-independent Facebook ID, which allows us to address and recognize users across multiple devices on the social network Facebook so that we can redirect our visitors to advertising through Facebook ads can.

We have no influence on the use of this data by Facebook. We refer in this regard to the privacy statements of Facebook, in particular the information available at the following link:

– <https://www.facebook.com/help/568137493302217>. Facebook's own Privacy Policy is available at the following link: <https://www.facebook.com/about/privacy/>. A link to where you can revoke consent to be tracked: [https://www.facebook.com/ads/website\\_custom\\_audiences/](https://www.facebook.com/ads/website_custom_audiences/)

### **Google Tag Manager**

This website uses Google Tag Manager. Google Tag Manager is a solution that allows marketed website tags to be managed using an interface. The Tag Manager tool itself (which implements the tags) is a cookie-less domain and does not register personal data. The tool causes other tags to be activated which may, for their part, register data under

certain circumstances. Google Tag Manager does not access this information. If recording has been deactivated on domain or cookie level, this setting will remain in place for all tracking tags implemented with Google Tag Manager.

### **Security**

We follow generally accepted industry standards to protect the information submitted to us, both during transmission and once we receive it. We will not share your personal information collected from this web site with an unrelated third party without your permission, except as otherwise provided in this Privacy Policy. Only authorized personnel and third party vendors have access to your personal information, and they are required to treat this information as confidential. Despite these precautions, we cannot guarantee that unauthorized persons will not obtain access to your personal information. We may disclose your personal information to third parties if we feel that the disclosure is necessary to protect our rights or property, protect someone's health, safety or welfare, or to comply with a law or regulation, court order or other legal process.

We also protect your information offline. The computers/servers in which we store personally identifiable information are kept in a secure environment.

### **Links**

This site contains links to other sites that provide information that we consider to be interesting. Michelle Beyo is not responsible for the privacy practices or the content of such web sites.

### **Payment Methods**

All transactions are processed by Money Transfer, Debit Card.

### **Changes**

The content of this website is strictly informational. We make our best to provide and up-to-date and accurate information but please keep in mind that errors may occur. We can give no guarantee that the information is complete and factual. Please keep in mind that we can update, change or delete content of this website. "Michelle Beyo " accepts no liability whatsoever arising from the improper use of the information on the website by any third party. "Michelle Beyo " does not give the guarantee that the website content is virus free, therefore you are advised to use your own tools to perform virus checks or decontamination whenever needed. "Michelle Beyo " excludes all liability for any damage caused by any virus or other malicious software.

If you have any questions about privacy, please contact us at:  
michelle@finavator.com

Michelle Beyo