

PRIVACY POLICY

Last Updated: August 4, 2025

1. INTRODUCTION

BWS Young Executives: Academy of Wealth Builders, a division of **BWS Marketplace of LA, LLC** ("BWS," "we," "us," or "our") respects your privacy and is committed to protecting it through our compliance with this policy.

This Privacy Policy describes the types of information we may collect from you or that you may provide when you visit our website and our practices for collecting, using, maintaining, protecting, and disclosing that information.

2. INFORMATION WE COLLECT

2.1 Personal Information

We may collect several types of information from and about users of our website, including:

- * Personal identifiers (name, email address, phone number, postal address)
- * Payment information
- * Account credentials
- * Business information
- * Financial information related to credit enhancement services
- * Communication preferences

2.2 Usage Information

We automatically collect certain information about your equipment, browsing actions, and patterns when you visit our website, including:

- * IP address
- * Browser type and operating system
- * Pages you visit
- * Time and date of your visit
- * Time spent on pages
- * Referring website addresses

3. HOW WE COLLECT YOUR INFORMATION

3.1 Direct Collection

Information you provide to us directly when you:

- * Register for an account
- * Purchase a membership tier
- * Complete forms on our website
- * Participate in interactive features
- * Communicate with us

3.2 Automated Collection

We use cookies, web beacons, and other tracking technologies to collect information automatically as you navigate through our website.

4. HOW WE USE YOUR INFORMATION

We use information that we collect about you or that you provide to us:

- * To provide our services and fulfill our contractual obligations
- * To process payments and maintain your account
- * To personalize your experience and deliver content relevant to your interests
- * To improve our website and services
- * To communicate with you about your account or services
- * To protect our rights and interests and those of third parties
- * To comply with legal obligations

5. DISCLOSURE OF YOUR INFORMATION

We may disclose personal information that we collect or you provide:

- * To our subsidiaries and affiliates
- * To contractors, service providers, and other third parties we use to support our business
- * To fulfill the purpose for which you provide it
- * For any other purpose disclosed by us when you provide the information
- * With your consent
- * To comply with any court order, law, or legal process
- * To enforce our Terms and Conditions
- * If we believe disclosure is necessary to protect the rights, property, or safety of BWS, our customers, or others.

6. DATA SECURITY

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. However, the transmission of information via the internet is not completely secure, and we cannot guarantee the security of your personal information transmitted to our website.

7. YOUR CHOICES ABOUT YOUR INFORMATION

7.1 Account Information

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

7.2 Cookies and Tracking Technologies

You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, some parts of the website may be inaccessible or not function properly.

7.3 Communications

You can opt out of receiving promotional communications from us by following the unsubscribe instructions provided in any such message.

8. CALIFORNIA PRIVACY RIGHTS

If you are a California resident, California law may provide you with additional rights regarding our use of your personal information. To learn more about your California privacy rights, visit [California Privacy Rights Page].

9. CHANGES TO OUR PRIVACY POLICY

We may update our Privacy Policy from time to time. If we make material changes, we will notify you by email or through a notice on our website home page.

10. CONTACT INFORMATION

Questions or comments about the website or these Terms may be directed to:

BWS Young Executives: Academy of Wealth Builders

a division of **BWS Marketplace of LA, LLC.**

21143 HAWTHORNE BLVD, #138, TORRANCE, CA 90503

Bus: 424-427-0088 / Email: support@blackacademyofwealthbuilding.com

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