

PRIVACY POLICY

Last Updated: 11.08.2026

This Privacy Policy explains how BEKZOD LIMITED ("**Company**", "**we**", "**us**", or "**our**") **collects, uses, stores, and protects personal information when you use UMGORA.COM** ("Community", "Platform", or "Service").

We are a company registered in the United Kingdom and provide our services to users in the United States, Europe, and other permitted locations.

1. Information We Collect

We aim to collect only information reasonably necessary to operate the Community.

Information you provide

When you register or use the Community, we may collect:

- First and last name;
- Email address;
- Account and registration information;
- Information you provide when contacting customer support; and
- Information necessary to administer your membership.

We may request age or age-range information where reasonably necessary to operate the Platform safely and comply with applicable law.

Payment information

Payments are processed by third-party payment providers.

We do not store your complete credit or debit card number.

Our payment providers may provide us with limited transaction information, such as:

- Transaction identifier;
 - Payment status;
 - Amount paid;
 - Currency;
 - Payment method type; and
 - Information necessary to identify or reconcile a transaction.
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2. Automatically Collected Information

When you use the Platform, we may collect limited technical information such as:

- IP address;
- Browser type;
- Device type;
- Operating system;
- Login information;
- Date and time of access;
- Security and fraud-prevention information; and
- Technical information required to operate and secure the Platform.

We aim to avoid collecting unnecessary information about users.

3. How We Use Personal Information

We may use personal information to:

- Create and manage accounts;
- Process and administer memberships;
- Provide access to the Community;
- Verify account and membership information;
- Communicate with members;
- Provide customer support;
- Maintain Platform security;
- Detect and prevent fraud and abuse;
- Investigate violations of our Terms;
- Comply with legal obligations;
- Protect users and the Company;
- Maintain records of transactions; and
- Improve the reliability and operation of the Platform.

We will not use personal information for purposes incompatible with this Privacy Policy without an appropriate legal basis or other permission where required.

4. Legal Bases for Processing

Depending on the circumstances and applicable law, we may process personal information because:

- Processing is necessary to provide the service or perform our contract with you;
- Processing is necessary to comply with a legal obligation;
- Processing is necessary for our legitimate interests, provided those interests do not override applicable rights and freedoms;

- You have provided consent where consent is required; or
 - Another lawful basis applies under applicable law.
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5. Children's and Teenagers' Privacy

The Community permits users aged 13 and older.

Because users under 18 may use the Platform, we take additional steps to consider the privacy and safety needs of younger users.

We aim to:

- Collect only information reasonably necessary for the Community;
- Avoid unnecessary collection of sensitive personal information;
- Use privacy-protective settings where appropriate;
- Avoid unnecessary location collection;
- Avoid unnecessary profiling of children;
- Avoid using children's information for unnecessary targeted advertising;
- Provide information about our data practices in a clear and understandable manner; and
- Apply additional safeguards where required by applicable law.

We may use reasonable age-assurance measures where necessary to protect users or comply with legal requirements.

If we become aware that we have collected personal information in circumstances where applicable law requires additional consent, authorization, or safeguards, we will take appropriate steps.

6. United States Privacy

Different U.S. states provide different privacy rights.

Depending on your state of residence and applicable law, you may have rights relating to:

- Accessing personal information;
- Correcting inaccurate information;
- Deleting personal information;
- Obtaining a copy of certain personal information;
- Opting out of certain forms of processing;
- Appealing a privacy decision; and
- Other rights provided by applicable state law.

We will handle valid requests in accordance with the law applicable to you.

7. European and UK Privacy Rights

Depending on your location, you may have rights including:

- Access to your personal information;
- Correction of inaccurate information;
- Deletion of personal information;
- Restriction of processing;
- Objection to certain processing;
- Data portability;
- Withdrawal of consent where processing is based on consent; and
- The right to complain to a relevant data protection authority.

These rights are subject to applicable legal exceptions.

8. Cookies and Similar Technologies

We may use cookies and similar technologies for purposes such as:

- Keeping users signed in;
- Maintaining security;
- Remembering settings;
- Understanding Platform usage; and
- Improving Platform functionality.

Where required by law, we will obtain consent before using non-essential cookies or similar technologies.

9. Sharing Personal Information

We may share personal information with trusted service providers that help us operate the Platform, including:

- Payment processors;
- Hosting providers;
- Email providers;
- Security and fraud-prevention providers;
- Customer-support providers;
- Analytics providers, where permitted; and
- Professional advisers.

We may also disclose information:

- When required by law;
- To comply with a valid legal process;
- To protect the rights, safety, and security of users or the Company; or

- In connection with a merger, acquisition, financing, restructuring, or sale of all or part of the Company.

We do not sell personal information in exchange for money.

10. International Transfers

Because we operate internationally, personal information may be processed in countries outside your country of residence.

Where required by applicable data protection law, we use appropriate safeguards for international transfers.

11. Data Retention

We retain personal information only for as long as reasonably necessary for the purposes described in this Privacy Policy, including:

- Providing the Community;
- Maintaining account records;
- Preventing fraud and abuse;
- Resolving disputes;
- Maintaining financial and transaction records; and
- Complying with legal obligations.

Retention periods may differ depending on the type of information and applicable legal requirements.

12. Data Security

We use reasonable technical, organizational, and administrative measures designed to protect personal information against unauthorized access, loss, misuse, alteration, or disclosure.

No internet-based system can guarantee absolute security.

13. Your Privacy Requests

To exercise applicable privacy rights, contact:

support\@umgora.com

We may need to verify your identity before completing certain requests.

We will respond within the period required by applicable law.

14. Parents and Guardians

Parents or legal guardians who believe that a child has provided personal information in violation of applicable law, or who have questions about a child's use of the Platform, may contact us at:

support\@umgora.com

We may take reasonable steps to verify the identity and authority of a person making a request concerning a minor.

15. Third-Party Links and Services

The Platform may contain links to third-party websites or services.

We are not responsible for the privacy practices of third parties.

We recommend reviewing the privacy policy of any third-party service you use.

16. Changes to This Privacy Policy

We may update this Privacy Policy from time to time.

The latest version will be published on the Platform with the applicable effective date.

Where required by law, we will provide additional notice of material changes.

17. Contact Information

BEKZOD LIMITED

Registered in: United Kingdom

Company Number: 16942117

Registered Office: 167 - 169 GREAT PORTLAND STREET
LONDON
W1W 5PF

Privacy Email: support\@umgora.com

General Support: business\@umgora.com