

TOPTIER ACADEMY

PRIVACY POLICY

Effective Date: August 20, 2026

TopTier Academy ("TopTier Academy," "we," "us," or "our") respects your privacy. This Privacy Policy explains how we collect, use, disclose, and protect information when you access our websites, digital courses, memberships, mentorship programs, communities, applications, educational resources, and related services (collectively, the "Services").

1. INFORMATION WE COLLECT

We may collect information you provide directly, including your name, email address, account information, billing or transaction information, customer-support communications, program enrollment information, and information you submit through forms, communities, or other interactive features. We may also collect technical and usage information such as device type, browser information, IP address, log data, pages viewed, and interactions with the Services.

2. PAYMENT AND FINANCING INFORMATION

Payments may be processed by third-party payment processors or Buy Now, Pay Later ("BNPL") providers. Those providers may collect payment, identity, credit, or financing information under their own privacy policies and agreements. TopTier Academy does not control a financing provider's underwriting, approval decisions, repayment terms, or data practices. We may receive transaction status, purchase details, and other information reasonably necessary to provide purchased Services and administer your account.

3. HOW WE USE INFORMATION

We may use information to provide and maintain the Services; create and manage accounts; process and document transactions; deliver purchased digital content and educational access; provide customer support; communicate administrative or service updates; improve our curriculum, technology, and user experience; prevent fraud, misuse, or security incidents; enforce our agreements; and comply with applicable legal obligations.

4. HOW WE SHARE INFORMATION

We do not sell personal information for money. We may share information with service providers that help us operate the Services, including hosting, analytics, communications, payment processing, financing, customer support, security, and professional advisers. We may also disclose information when reasonably necessary to comply with law, respond to lawful requests, protect rights and safety, investigate fraud or abuse, or complete a legitimate business transaction.

5. COOKIES AND SIMILAR TECHNOLOGIES

Our websites or service providers may use cookies and similar technologies to maintain sessions, remember preferences, understand usage, improve performance, support security, and measure engagement. Available browser or device controls may allow you to limit certain cookies, although disabling them can affect functionality.

6. DATA SECURITY

We use reasonable administrative, technical, and organizational safeguards designed to protect personal information. No electronic transmission or storage method can be guaranteed to be completely secure, and we cannot promise

absolute security.

7. DATA RETENTION

We retain information for as long as reasonably necessary to provide the Services, maintain legitimate business and transaction records, resolve disputes, enforce agreements, meet contractual obligations, and comply with applicable legal, tax, accounting, or regulatory requirements.

8. YOUR PRIVACY CHOICES AND RIGHTS

Depending on where you live, applicable law may provide rights concerning your personal information, which can include rights to request access, correction, deletion, or information about certain processing activities. Some information may be retained when permitted or required by law. Marketing communications may include an unsubscribe mechanism where required.

9. CHILDREN'S PRIVACY

The Services are not intended for children under 13. We do not knowingly seek to collect personal information from children under 13. Age requirements for particular paid programs may be higher where required by law, payment providers, financing providers, or program terms.

10. THIRD-PARTY SERVICES

The Services may integrate with or link to third-party platforms. Their privacy practices are governed by their own policies. We encourage customers to review the privacy policies and terms of payment processors, financing providers, community platforms, and other third parties they choose to use.

11. CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy to reflect changes to our Services, business practices, or legal requirements. When appropriate, we will update the effective date and provide notice of material changes as required by applicable law.

12. CONTACT

Questions or privacy requests should be submitted through TopTier Academy's official customer-support channel. Customers should not send passwords, complete payment-card numbers, or other unnecessary sensitive information through ordinary support messages.

Transparency Notice: TopTier Academy provides educational products and services. This Privacy Policy does not alter the separate terms between a customer and any third-party payment or financing provider.