

Privacy Policy

Effective Date: 01.04.2025

1. Introduction Welcome to Embracing Love and Light ("we," "our," or "us"). We are committed to protecting your privacy and ensuring that your personal data is handled securely and responsibly. This Privacy Policy explains how we collect, use, and safeguard your information when you use our website and services, including 1-1 spiritual coaching, courses, and online payments.

By using our services, you consent to the data practices described in this policy. If you do not agree with this policy, please do not use our website.

2. Information We Collect We collect and process the following types of personal data:

- **Personal Information:** Name, email address, phone number, billing address, and payment details.
 - **Account Information:** If you create an account, we may store login credentials and preferences.
 - **Communication Data:** Any messages or inquiries you send us, including emails and chat messages.
 - **Transaction Information:** Payment details, purchase history, and invoicing data.
 - **Technical Data:** IP address, browser type, device information, and usage data collected through cookies and analytics tools.
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3. How We Use Your Information We use your information for the following purposes:

- To provide and manage our services, including coaching sessions and course access.
 - To process payments and handle transactions securely.
 - To communicate with you, including responding to inquiries and sending service updates.
 - To personalize your user experience and improve our offerings.
 - To comply with legal obligations and prevent fraudulent activity.
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4. Legal Basis for Processing We process your personal data under the following legal bases:

- **Contractual Obligation:** To fulfil our agreement with you when you purchase our services.
 - **Legitimate Interests:** To improve our services and ensure security.
 - **Legal Compliance:** To meet regulatory and financial obligations.
 - **Consent:** Where required, we will obtain your explicit consent before processing your data (e.g., for marketing purposes).
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5. Data Sharing and Third-Party Services We do not sell or rent your personal data. However, we may share your information with:

- **Payment Processors:** Such as PayPal, Stripe, or other trusted providers to process transactions securely.
 - **Service Providers:** IT and hosting providers that support our website functionality.
 - **Legal Authorities:** When required by law or to protect our rights and users.
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6. International Data Transfers As we serve international users, your data may be processed outside the UK, including in countries that may have different data protection laws. We ensure that such transfers comply with UK GDPR requirements by using appropriate safeguards, such as standard contractual clauses.

7. Data Retention We retain your personal data only for as long as necessary to fulfill the purposes outlined in this policy, comply with legal obligations, and resolve disputes. You may request the deletion of your data at any time, subject to legal restrictions.

8. Your Rights Under UK and international data protection laws, you have the right to:

- Access your personal data.
- Correct inaccurate or incomplete data.
- Request deletion of your data.
- Restrict or object to data processing.
- Withdraw consent where applicable.
- Lodge a complaint with the Information Commissioner's Office (ICO) in the UK.

To exercise your rights, contact us at Embracing Love and Light.

9. Cookies and Tracking Technologies We use cookies and analytics tools to enhance user experience and collect website usage data. You can manage cookie preferences through your browser settings.

10. Security Measures We implement industry-standard security measures to protect your data against unauthorized access, alteration, or disclosure. However, no system is completely secure, and we cannot guarantee absolute security.

11. Changes to This Privacy Policy We may update this policy from time to time. Any changes will be posted on this page with the revised effective date. We encourage you to review this policy periodically.

12. Contact Us If you have any questions or concerns about this Privacy Policy, please contact us at:

Embracing Love and Light embracinglovelight10@gmail.com