

HOWARD & CO FINE CATERING Ltd. Privacy Policy

Introduction

Your privacy is important to HOWARD & CO FINE CATERING LTD. This Privacy Policy explains how HOWARD & CO FINE CATERING collects, uses and discloses personal information. This includes information collected when you request for services; when you request for catering service; correspond with HOWARD & CO FINE CATERING via email or other electronic communication; or visit a HOWARD & CO FINE CATERING social media platform, website, etc.

1. Your Consent

By providing HOWARD & CO FINE CATERING with your personal information, you consent to the collection, use, disclosure and retention of your personal information as per this Privacy Policy and as permitted by applicable law. You may withdraw your consent at any time, subject to reasonable notice to HOWARD & CO FINE CATERING and compliance with contractual or legal restrictions. In doing so, you may not be able to proceed with your intended interactions or transactions with HOWARD & CO FINE CATERING, or receive the full benefit of HOWARD & CO FINE CATERING. products or services.

2. How HOWARD & CO FINE CATERING Defines Personal Information

Personal information is any information about an identifiable individual. This includes an individual's name and email, but does not include available information from a business contact that enables an individual to be contacted at

a place of business or a phone book, as permitted by applicable law. Personal information also does not include aggregated or anonymized information.

3. How HOWARD & CO FINE CATERING Uses Personal Information

(a) General

HOWARD & CO FINE CATERING may collect and use your personal information for purpose arising or relating to your relationship and transaction(s) with HOWARD & CO FINE CATERING, as per this Privacy Policy and as permitted by applicable law. This includes:

- Administering your confidential profile, member experience and relationship with HOWARD & CO FINE CATERING, including information collected when you purchase a HOWARD & CO FINE CATERING products and services
- Facilitating your interactions and transactions with HOWARD & CO FINE CATERING, including providing you with personalized preferences; processing and responding to your communications (email and other electronic messages), inquiries and requests; and providing you with information about HOWARD & CO FINE CATERING and other business as permitted by applicable law.
- Improving, maintaining and protecting HOWARD & CO FINE CATERING facilities, products and services, and creating new products and services.
- Complying with legal and regulatory requirements; enforcing and protecting HOWARD & CO FINE CATERING. legal interests, remedies and rights; protecting HOWARD & CO FINE CATERING members, operations and other individuals, including fraud monitoring, prevention and security.

HOWARD & CO FINE CATERING. may also collect and use your personal information for the following purposes that are not required for HOWARD & CO FINE CATERING. to provide you products and services, subject to withdrawal of your consent.

 Administering and facilitating your participation in contests, promotions, sweepstakes, etc.

- Communicating with you for the purposes of providing you advertising and marketing of additional products and services that may be of interest to you.
- Conducting surveys on the quality of our facilities, products and services.

HOWARD & CO FINE CATERING may use your personal information to create nonpersonal information and use, disclose, retain and transfer non-personal information as per this Privacy Policy.

4. How HOWRD & CO Discloses Personal Information

(a) General

HOWARD & CO FINE CATERING may disclose your personal information for purposes arising or relating from your relationship and transactions with HOWARD & CO FINE CATERING and per this Privacy Policy and as permitted by applicable law. Only employees of HOWARD & CO FINE CATERING or trusted service providers who need access for business reasons or whose duties reasonably so require will be granted access to your personal information. HOWARD & CO FINE CATERING will not rent, sell or trade your personal information to a third-party.

HOWARD & CO FINE CATERING discloses your personal information for purposes relating to or arising from your relationship and transactions with HOWRD & CO and as otherwise set out in this Privacy Policy or permitted by applicable law. Only those employees of HOWARD & CO FINE CATERING or trusted service providers who need access for business reasons, or whose duties reasonably so require, will be granted access to your personal information. will not sell, rent or trade your personal information to any third party. See Section 6 of this Privacy Policy regarding withdrawal of your consent.

(b) Specific Consents

HOWARD & CO FINE CATERING may disclose your personal information to other individuals in accordance with expressed or implied consent that you give during your interactions and transaction with HOWARD & CO FINE CATERING.

(c) HOWARD & CO FINE CATERING Group and Business Partners

HOWARD & CO FINE CATERING may share your personal information with the HOWARD & CO FINE CATERING Group for the purposes described as per this Privacy Policy.

(d) Suppliers and Service Providers

HOWARD & CO FINE CATERING may disclose your personal information to its service providers and suppliers, including service providers that provide customer service and support, email delivery, information technology, marketing and payment processing, to assist HOWARD & CO FINE CATERING provide information, products and services to you, provide services to HOWARD & CO FINE CATERING and assist HOWARD & CO FINE CATERING to use your personal information as per this Privacy Policy and as permitted by applicable law.

(e) Business Partners & Other Third Parties

HOWARD & CO FINE CATERING may share personal information with our business partners who provide products and services that enhance your experience with HOWARD & CO FINE CATERING or may be of interest to you and or a third-party. HOWARD & CO FINE CATERING will only disclose your personal information to a third-party if you have provided your consent to do so, if you have provided your consent to the third-party or if HOWARD & CO FINE CATERING is permitted or required to do so. For example:

When you purchase a HOWARD & CO FINE CATERING products and services from HOWARD & CO FINE CATERING through a third party, HOWARD & CO FINE CATERING may collect personal information to the extent necessary to provide the products or services.

When you purchase products or services from HOWARD & CO FINE CATERING that involves a third party, HOWARD & CO FINE CATERING may collect personal information to the extent necessary to provide the products or services.

(f) Law Enforcement & Legal Disclosures

HOWARD & CO FINE CATERING may disclose your personal information as authorized or required by applicable law, including to comply with arbitral court or litigation obligation, subpoena or warrant. HOWARD & CO FINE CATERING may disclose your personal information to law enforcement or other independent agencies if HOWARD & CO FINE CATERING reasonably believes that disclosure is

appropriate or necessary in connection with law enforcement, national security or other public importance issues. HOWARD & CO FINE CATERING may also disclose your personal information if appropriate or necessary to enforce and protect HOWARD & CO FINE CATERINGs legal interests, and rights; protect HOWARD & CO FINE CATERINGs members, operations and other individuals, including fraud monitoring and other illegal activities, or to enforce terms of service, terms or use or other agreements that govern access to or use of HOWARD & CO FINE CATERING's products and services. HOWARD & CO FINE CATERING has no control over, liability or responsibility for the disclosure, use or retention of your personal information by the agencies, independent organizations or other individuals to whom HOWARD & CO FINE CATERING discloses personal information in the foregoing circumstances. The collection, use, disclosure and retention of the disclosed personal information by the agencies, independent organizations or other individuals is not subject to this Privacy Policy.

(g) Business Transactions

HOWARD & CO FINE CATERING may disclose your personal information in connection with an actual or proposed business transaction in which HOWARD & CO FINE CATERING is involved. For example, acquisition or merger, corporate amalgamation, reorganization or the sale or transfer of all or some of HOWARD & CO FINE CATERING's assets or business. In these circumstances HOWARD & CO FINE CATERING will require the information recipient to agree to privacy protection of your personal information as permitted by applicable law.

5. Protection of Personal Information

The privacy and security of your personal information is important to HOWARD & CO FINE CATERING. HOWARD & CO FINE CATERING uses reasonable safeguards, including administrative, physical and technical safeguards and security measures, appropriate to the sensitivity of the personal information in HOWARD & CO FINE CATERING's possession or under HOWARD & CO FINE CATERING's control to help protect the personal information from unauthorized collection, use, disclosure, access, deletion or similar risks.

6. Changes to this Privacy Policy

HOWARD & CO FINE CATERING may change this Privacy Policy as it applies to HOWARD & CO FINE CATERING from time to time by posting a new Privacy Policy version on HOWARD & CO FINE CATERING's website. HOWARD & CO FINE CATERING's collection, use, disclosure and retention of your personal information will be governed by the Privacy Policy version in effect at that time. Your continued interactions with HOWARD & CO FINE CATERING after a change to this Privacy Policy version will signify your consent to the collection, use, disclosure and retention of your personal information by HOWARD & CO FINE CATERING as per the Privacy Policy version. Accordingly, you should check the "Last Updated" date of this Privacy Policy version in the footer and review and changes. If HOWARD & CO FINE CATERING makes material changes to the collection, use, disclosure and retention of your personal information, you will be provided appropriate notice.