

## **RICJOY ENTERPRISES INC (RICJOY TRAVEL) PRIVACY/SECURITY POLICY**

### **OVERVIEW**

RicJoy Enterprises Inc, A Corporation established as a Provider of Consulting Service in the Travel Industry, Information Technology and Electronic Income Tax Service. We are a certified member of Cruise Lines International Association (C.L.I.A.). CLIA's affiliates include all the major cruise lines...Carnival Cruise Lines, Royal Caribbean International Cruise Lines, Holland America Cruise Lines, Norwegian Cruise Lines, Celebrity Cruise Lines, Cunard Cruise Lines, etc. Protecting our Client's privacy and security is our top priority at RicJoy Enterprises Inc. Accordingly, RicJoy Enterprises Inc has adopted the following policy to advise our clients and potential clients about the use of their generic, private and sensitive information that we gather from time to time and under what circumstances we disclose it to third-parties.

### **SCOPE OF POLICY**

This Policy applies to RicJoy Enterprises Inc only. It does not apply to other companies' or organizations' web sites to which we link. You should carefully review the privacy policies of those web sites in order to determine how they treat your personal and private information.

### **COOKIES**

RicJoy Enterprises uses the same technology (known by the nickname: 'Cookies') that is used by almost all websites on our website. Cookies are pieces of information/data sent to your browser from various web servers and are then stored on your computer's hard drive for record-keeping purposes. RicJoy Enterprises Inc then uses the 'cookies' to make your visit to websites easier. Cookies allow websites to recognize you when enter the websites so you will not have to sign-in each time you visit. Cookies also allow us to count the number of unique and return visitors who use our site. Cookies enable us to track and target the areas of interests (vacation sites, cruise locations, and other travel planning) of potential clients to enhance their experience on our site. Most browsers are initially set up to accept cookies. If you prefer, you can reset your browser to notify you when you've received a cookie or to refuse to accept cookies. We collect and analyze traffic on our web site by keeping track of the IP addresses of our visitors. IP addresses are unique numeric identifiers that are assigned to each computer browser accessing the Internet. An IP address, by itself, cannot identify you personally. However, when IP addresses are combined with other information provided by your Internet Service Provider (ISP), your IP address can be used to identify the computer originating a message.

### **THIRD PARTY ADVERTISER COOKIES**

RicJoy Enterprises Inc uses third-party Travel Industry companies to serve our ads on the Internet. These third-party Travel Industry companies employ links to cookies on their web sites and Clear Gif technology (aka 1x1 Pixel .gifs, Web bugs) to measure and improve the effectiveness of ads for their clients. To do so, these companies may use anonymous information about your visits to our Web site and their Web sites. This information can include: date/time of banner ad shown, the banner ad that was shown, their cookie, the IP address. This information can also be used for online preference marketing purposes. RicJoy Enterprises Inc. does not use or have access to this information. If you want to prevent a third-party advertiser from setting and/or reading cookies on your computer, currently you may either visit each ad network's web site individually and opt out or visit the website of the National Advertising Initiative ("NAI") to opt-out of all network-advertising cookies.

[CLICK HERE](#) to visit the National Advertising Initiative (NAI) TO Opt-Out of all network advertising cookies.

### **INFORMATION OBTAINED FROM POTENTIAL CLIENTS**

RicJoy Enterprises Inc initially gathers only generic information (Name, Address, Phone Number, Email address) from potential clients. We gather this generic information with respect to potential clients' use of our web site, such as the number of unique visitors, the frequency with which they visit. We only look at the data on a collective basis, in summary form, rather than on an individual basis. This data helps us determine the extent to which our clients use certain parts of our web site. This enables us to make it as appealing as possible. These statistical ratings do not contain any personally identifiable information about our clients or any potential clients.

## **RICJOY ENTERPRISES INC PRIVACY/SECURITY POLICY**

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### **INFORMATION OBTAINED FROM POTENTIAL CLIENTS**

RicJoy Enterprises Inc initially share our potential clients' name, email address, postal address, phone number with travel industry companies including Cruise Lines. This information is shared only to the extent to facilitate joint promotions and special premiums on vacations and cruise opportunities. We also reserve the right to share this generic with other travel industry companies that Cruise Lines International Association (CLIA) subsequently may acquire in the future.

### **DATA SECURITY**

If a client elects to purchase a Cruise and/or Vacation package through RicJoy Enterprises Inc they will be required to provide RicJoy Enterprises Inc with additional personal, private and sensitive information, including your full name, social security number, gender, date of birth, citizenship, mailing address, phone numbers and if applicable passport information...passport number, date issued, place issued, expiration date. RicJoy Enterprises Inc certifies that all personal, private and sensitive information collected from our clients shall remain confidential and secure at RicJoy Enterprises Inc Offices. Upon a clients consent to do so, RicJoy Enterprises Inc will provide the required data to authorized travel industry companies, Internal Revenue Service and state taxing authorities as appropriate. RicJoy Enterprises Inc and travel industry companies use that information for vacation packages, cruise bookings, special promotions, special premiums and legitimate tax return submissions. RicJoy Enterprises Inc will only supply your credit card and account information to our travel industry affiliates if you expressly give us permission to do so. Client's personal, private and sensitive information such as Credit Card Information, Account Information, passwords, etc shall only be forwarded via hand delivery, Secure Telephone lines, Regular U.S. Mail, Federal Express Mail, priority mail or authorized secure Fax. This information shall **NEVER** be transmitted via unencrypted E-mail or other unencrypted wireless communication devices. RicJoy Enterprises Inc will always exercise due diligence to ensure proper safekeeping of all personal, sensitive and confidential client records and data.

### **RESTRICTIONS**

At no time shall RicJoy Enterprises Inc (RicJoy Travel Services) Sale, Distribute, Provide or Otherwise Disseminate to an unauthorized third party entity or concern the private and personal data of potential clients or clients, either orally or in written/typed form.

### **PROTECTION OF PRIVATE AND SENSITIVE INFORMATION**

RicJoy Enterprises Inc. certifies that all personal, private and sensitive data collected from their clients shall remain confidential and secure at RicJoy Enterprises Inc. Offices. This information will only be provided to certified officials of Cruise Lines, Hotels and Resorts, IRS, State Taxing Agencies.

### **DISCLOSURE EXCEPTIONS**

Notwithstanding the above policies, we reserve the right to disclose your personal information to appropriate third-parties if we are required to do so by law or we believe that such action is necessary:

- To Comply with a Legal Process: Search Warrant, Subpoena or Court Order;
- To Protect the Company's Rights and Property;
- To Protect against misuse or unauthorized use of Our Website;
- During Emergencies, such as someone's Physical Safety is At Risk; or
- To Investigate Reports of Users sending Material using a False email address or Users sending Harassing, Threatening, or Abusive Messages.

### **METHOD OF TRANSMISSION**

When providing RicJoy Enterprises with any personal or private data please only use hand delivery, private land line telephone, regular U.S. Mail, Priority Mail, Federal Express or Fax directly to RicJoy Enterprises Inc ONLY. Client's private and sensitive information shall **NEVER** be transmitted via Unencrypted email.

***METHOD OF TRANSMISSION***

Client's private and sensitive information shall only be forwarded via secure telephone line, regular U.S. Mail, Federal Express Mail, and authorized fax. RicJoy Enterprises Inc. will be ever vigilant to ensure the confidentiality and safekeeping of client's personal data. In accordance with the above privacy policy, all clients are specifically reminded to refrain from using cell phones or Email to provide personal or private information (e.g. Social Security Number, Credit Card Number, Account Number, etc.) to RicJoy Enterprises Inc. When providing RicJoy Enterprises with any personal/sensitive data please only use hand delivery, private land line telephone, regular U.S. Mail, Priority Mail, Federal Express or Fax directly to RicJoy Enterprises Inc. Only.

***CHANGES TO PRIVACY AND SECURITY POLICY***

RicJoy Enterprises Inc will occasionally update this Privacy and Security Policy in response to changing business circumstances and legal developments. When RicJoy Enterprises Inc. posts changes to this Policy, you will see the word "updated" next to the Privacy Policy link on the front page of RicJoy Enterprises Inc Sites. If there are material changes to this Policy or in how RicJoy Enterprises Inc uses your personally identifiable information, RicJoy Enterprises Inc. will prominently post such changes prior to implementing the change. RicJoy Enterprises Inc. encourages you to periodically review this Policy to be informed of how we are protecting your information.

***SALE OF ASSETS***

In the event that RicJoy Enterprises Inc and/or its units or subsidiaries are ever sold, acquired, merged, liquidated, reorganized, or otherwise transferred, we reserve the right to transfer our user databases together with any personally identifiable information contained therein, to a third-party acquiring RicJoy Enterprises Inc assets. In the event we do so, we will place a prominent notice of the sale on the homepage of our site, with links to information as to how you can change your privacy preferences.

***USE OF COMMON SENSE IN ALL YOUR ONLINE ACTIVITIES***

Even the best policy can't protect your online privacy and security in all circumstances. Unscrupulous advertisers, hackers, and scam artists are constantly searching the Internet looking for new targets. Your best protection is to understand the limits to privacy on the Internet and use common sense in all of your on-line activities. Be aware that e-mail is an inherently insecure form of communication. Remember that third parties are sometimes able to illegally intercept your unencrypted messages, including online greetings. Anytime you visit a chat room or post a message to an on-line bulletin board, your e-mail address can be accessed by advertisers looking to compile lists for unsolicited commercial e-mail (also known as spam). Be sure that you only disclose your e-mail address in circumstances in which it is safe to do so. Beware of scams in which persons unknown to you request your screen name, password, or credit card information. Make sure you verify the identity of anyone asking for personal information. Always monitor your children's on-line activities and educate them as to the rules for safe Internet use. [CLICK HERE](#) for the Internet Education Foundation's Online Safety Guide for Kids....

***CLIENTS' RESPONSIBILITY***

All clients are **cautioned** and specifically reminded to **Refrain** from using your **SmartPhones** and/or **Email at Public WiFi locations** to provide Personal/Private Information (e.g. Social Security Number, Credit Card Number, Account Number, Passport Information, etc) to RicJoy Enterprises Inc. Preferred methods of providing RicJoy Enterprises Inc. with any personal/private data are....Hand Delivery, Private secured WiFi location when using 'SmartPhone' Landline Telephones, Regular U.S.Mail, Priority Mail, Federal Express or Authorized Secure Fax directly to RicJoy Enterprises Inc Only.

Reviewed/Updated this 1st day of August 2013.

*Richard L. Hendricks*

CEO, RicJoy Enterprises Inc