



TNL PRIVACY POLICY

Effective Date: July 11, 2025

Last Updated: July 11, 2026

TNL Academy LLC, operating as TNL Academy, TNL, and TNL Fitness, is committed to safeguarding the privacy and security of all individuals who access or use the Platform. This Privacy Policy explains how personal information is collected, used, stored, and protected when you engage with the TNL Academy website, associated subdomains, AI tools, digital content, fitness services, NFT utilities, subscription memberships, and any other products or services offered by TNL Academy LLC. By using the Platform, you acknowledge that you have read, understood, and agree to the terms of this Privacy Policy.

1. Information We Collect

TNL Academy LLC collects personal information necessary to create and maintain User Accounts, deliver Services, verify eligibility, process payments, and ensure the security and functionality of the Platform. When you register for an account, purchase a product, enroll in a fitness program, interact with AI Tools, or participate in NFT utilities, you may provide information such as your name, email address, phone number, profile photo, wallet address, and payment details. Payment information may include cryptocurrency wallet addresses for Bitcoin, USDT, BNB, XRP, or LEMX, as well as PayPal details or credit card information processed through Crossmint for NFT purchases. For fitness-related Services, we may collect health and fitness data through consultation forms, including age, medical conditions, goals, limitations, and other information necessary to provide safe and personalized fitness guidance. We also collect contract and waiver information for Online Personal Training, including signatures, freeze requests, cancellation requests, and other contractual records.

In addition to information you provide directly, TNL Academy LLC automatically collects certain data when you use the Platform. This may include IP addresses, device identifiers, browser types, operating systems, approximate location data, usage logs, clickstream data, session identifiers, security logs, and analytics data. AI Tools may collect and process user inputs, prompts, and interaction patterns to generate automated outputs and improve system performance. All collected information is processed in accordance with this Privacy Policy.

2. How We Use Collected Information

TNL Academy LLC uses personal information to operate, maintain, and enhance the Platform and to deliver the Services you have purchased or accessed. Information is used to create and manage User Accounts, authenticate identity, verify NFT ownership, provide access to courses and digital goods, administer fitness programs, customize Online Personal Training, process payments, and manage



subscription memberships. Fitness-related information is used to evaluate readiness, tailor training plans, verify waivers, and manage personal training contracts, including freeze or pause requests.

We use your information to communicate with you regarding account activity, service updates, security alerts, support inquiries, and marketing communications when you have opted in. AI Tools use your inputs to generate automated educational outputs and to maintain system integrity. Analytics data is used to improve Platform performance, personalize content, and understand user behavior. Information may also be used to comply with legal obligations, prevent fraud, investigate chargebacks, enforce Terms & Conditions, and protect the security of the Platform.

3. AI Data Processing and AI Interaction Privacy

TNL Academy LLC utilizes artificial intelligence tools to generate educational explanations, workout guidance, trading insights, and other automated outputs. When you interact with AI Tools, the Platform may collect and process the text you input, including prompts, questions, and contextual information necessary to generate responses. AI interactions may be logged for security, quality assurance, system improvement, and fraud prevention. These logs may include timestamps, device information, and usage patterns. AI Tools do not analyze or interpret sensitive personal information beyond what is necessary to generate the requested output, and users are encouraged to avoid submitting medical, financial, or highly sensitive personal data unless required for service delivery. AI-generated content is educational in nature and does not constitute professional advice. TNL Academy LLC does not use AI interactions to make automated decisions that produce legal or significant personal effects, and AI data is processed in accordance with this Privacy Policy.

4. Contract, Waiver, and Freeze Request Data

When you enroll in Online Personal Training or other fitness-related Services, TNL Academy LLC collects and stores contractual information necessary to administer your training plan. This may include signed contracts, digital signatures, waiver acknowledgments, health questionnaires, onboarding forms, freeze or pause requests, cancellation requests, and records of contract modifications. Contractual data is retained to verify eligibility, enforce contractual obligations, calculate early termination fees, manage freeze periods, and maintain accurate service records. Freeze requests may include personal circumstances, travel details, or health-related information voluntarily provided by the user. All contractual and waiver data is stored securely and retained for legal compliance, dispute resolution, and operational purposes. This information is not shared externally except as required by law or necessary to enforce contractual terms.

5. Subscription and Recurring Billing Data

For users enrolled in subscription-based Services, TNL Academy LLC collects information related to recurring billing, payment method authorization, subscription renewal, and billing cycle activity. This may include payment method identifiers, transaction history, renewal dates, failed payment logs, and

subscription modification records. Subscription data is used to process recurring charges, maintain active membership status, prevent fraudulent activity, and comply with financial regulations. In cases of failed payments or billing disputes, TNL Academy LLC may retain related data to investigate the issue, communicate with the user, and enforce subscription terms. Subscription and billing information is processed securely and may be shared with trusted third-party payment processors solely for the purpose of completing transactions.

6. Data Security

TNL Academy LLC employs commercially reasonable security measures to protect personal information from unauthorized access, alteration, disclosure, or destruction. These measures may include encryption, secure servers, firewalls, access controls, and monitoring systems. While we strive to protect your information, no method of data transmission or storage is completely secure. In the event of a data breach, TNL Academy LLC will notify affected users as required by applicable law.

7. Third-Party Sharing

TNL Academy LLC does not sell or trade personal information. We may share information with trusted third-party service providers when necessary to deliver Services, including payment processors such as PayPal and Crossmint, blockchain platforms for NFT verification, hosting providers, analytics services, and AI technology partners. These providers process information solely on our behalf and are bound by confidentiality obligations. Information may also be shared when required by law, in response to legal requests, or to protect the rights, property, or safety of TNL Academy LLC or its users. In the event of a merger, acquisition, or sale of assets, personal information may be transferred to the acquiring entity. You acknowledge that wallet addresses used for NFTs are publicly visible on the blockchain and outside the control of TNL Academy LLC.

8. NFT Utility and Wallet Verification Data

TNL Academy LLC collects wallet addresses and blockchain interaction data to verify NFT ownership and grant access to NFT utilities. Wallet verification may involve automated or manual review of blockchain records to confirm that the NFT is held in the user's connected wallet. NFT utility access requires ongoing verification, and the Platform may periodically check wallet status to ensure continued eligibility. Blockchain data, including wallet addresses and transaction history, is publicly accessible and outside the control of TNL Academy LLC. We do not store private keys or seed phrases and strongly advise users to safeguard their wallet credentials. NFT-related data is used solely to administer utility access, manage ownership transitions, and maintain accurate records of eligibility.

9. Fraud Prevention and Chargeback Investigation Data

To protect the integrity of the Platform and ensure compliance with financial regulations, TNL Academy LLC may collect and retain data related to fraud prevention and chargeback investigations. This may include access logs, device identifiers, IP addresses, payment history, wallet verification records, communication logs, contract data, and evidence of service delivery. In the event of a chargeback or dispute, TNL Academy LLC may provide relevant information to payment processors or financial institutions to demonstrate service fulfillment and prevent fraudulent claims. Fraud prevention data is retained for legal compliance, dispute resolution, and security purposes and is not shared externally except as required by law or necessary to resolve a financial dispute.

10. Support Interaction and Communication Data

When you contact TNL Academy LLC through chat, email, WhatsApp, or other communication channels, we may collect and store the content of your messages, timestamps, attachments, and related metadata. Support interaction data is used to respond to inquiries, resolve issues, verify identity, manage freeze or cancellation requests, and maintain accurate service records. Communication data may also be used for quality assurance, training, and fraud prevention. All support interactions are stored securely and retained as necessary for operational, legal, or contractual purposes.

11. Cookies and Tracking Technologies

The Platform uses cookies, pixels, and similar tracking technologies to enhance user experience, maintain login sessions, remember preferences, analyze usage patterns, and support security functions. Cookies may collect anonymous browsing data but do not store sensitive personal information. You may disable cookies through your browser settings; however, doing so may limit certain features or functionality of the Platform. TNL Academy LLC may use third-party analytics tools to gather aggregated insights, subject to the privacy policies of those providers.

12. Analytics, Device, and Security Monitoring Data

TNL Academy LLC collects analytics and device information to monitor Platform performance, enhance user experience, and maintain security. This may include device type, operating system, browser version, geographic region, session duration, navigation patterns, clickstream data, and aggregated usage metrics. Security monitoring may include detection of unauthorized access attempts, unusual account activity, repeated failed logins, or other signals indicative of fraud or misuse. Analytics data is used to improve Platform functionality, optimize content delivery, and support marketing initiatives. Security monitoring data is used to protect user accounts, enforce Terms & Conditions, and maintain the integrity of the Platform. All analytics and security data is processed in accordance with this Privacy Policy and is not used to personally identify users unless necessary for security or legal compliance.

13. User Rights

You have the right to access the personal information we hold about you, request corrections to inaccurate or incomplete data, request deletion of your information subject to legal retention requirements, and unsubscribe from marketing communications at any time. You may also request information regarding how your data is used and processed. To exercise these rights, you may submit a request through the Platform's support system or contact us at tnlacademy.official@gmail.com. TNL Academy LLC will respond to requests within the timeframe required by applicable law.

14. Profile and Account Information

Users are responsible for ensuring the accuracy of their profile information. TNL Academy LLC does not use or share profile photos, cover photos, or other personal details for purposes unrelated to account maintenance or service delivery. Profile information is used solely to personalize your experience on the Platform.

15. Children's Privacy

The Platform is not intended for individuals under the age of fifteen (15) without verifiable parental or guardian consent. TNL Academy LLC does not knowingly collect personal information from minors under 15 without such consent. If we discover that information has been collected from a minor without authorization, we will delete it promptly. Online Personal Training is restricted to individuals aged eighteen (18) and older, or individuals aged fifteen (15) to seventeen (17) with verified parental or guardian consent. All other Services require users to be at least fifteen (15) years old or have verified parental consent. For Pre-Built Workout Programs, TNL Academy LLC does not verify age and assumes no responsibility for use by minors; such use is at the purchaser's own risk.

16. Changes to This Privacy Policy

TNL Academy LLC reserves the right to update or modify this Privacy Policy at any time without prior notice. The "Last Updated" date reflects the most recent changes. It is your responsibility to review this Privacy Policy periodically. Continued use of the Platform after modifications constitutes acceptance of the updated terms.

17. International Users

TNL Academy LLC operates globally, and your information may be transferred to, stored, and processed in the United States. By using the Platform, you consent to this transfer and to the application of U.S. law. For users in the European Union, United Kingdom, or other jurisdictions with enhanced privacy protections, TNL Academy LLC complies with applicable data protection laws, including GDPR and UK

GDPR, where required. Users may contact us for additional information regarding international data processing.

18. Data Retention

TNL Academy LLC retains personal information only as long as necessary to fulfill the purposes outlined in this Privacy Policy. Account information is retained while your account remains active and for an additional seven (7) years for legal compliance and recordkeeping. Fitness-related information is retained for the duration of your client status to ensure safe exercise recommendations. Inactive accounts may be deleted after two (2) years. Contract and waiver information may be retained longer when required for legal or operational purposes.

19. Automated Decision-Making

TNL Academy LLC does not use automated decision-making systems that produce legal or significant personal effects. AI Tools generate educational outputs based on user inputs but do not make binding decisions or assessments regarding your eligibility, fitness readiness, financial status, or personal circumstances. NFT randomness is determined by Crossmint's system and is not based on personalized profiling.

20. Contact Us

If you have questions, concerns, or requests regarding this Privacy Policy or your personal information, you may contact us at tnlacademy.official@gmail.com. By using the Platform, you acknowledge that you have read, understood, and agree to this Privacy Policy.

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