

Horse Action Network Privacy Policy

Table of Contents

1. Scope of This Privacy Policy	2
2. Information We Collect	3
2.1 Information You Provide	3
2.2 Listing Information	3
2.3 Payment Information	4
2.4 Communications	4
2.5 Automatically Collected Information	5
3. Cookies and Similar Technologies	6
4. How We Use Your Information	6
5. Legal Bases for Processing (Where Applicable)	7
6. How We Share Information	7
7. Public Information on the Platform	8
8. Third-Party Services	8
9. Payment Processing	9
10. Email Communications	9
11. Data Retention	9
12. Security	10
13. Children's Privacy	10
14. Your Privacy Rights	11
15. State Privacy Rights (California and Other Applicable States)	11
16. International Users	11
17. Do Not Track Signals	11
18. Changes to This Privacy Policy	12
19. Contact Information	12

Horse Action Network

Privacy Policy

Effective Date: August 1, 2026

Horse Action Network L.L.C. ("Horse Action Network," "HAN," "we," "our," or "us") values your privacy and is committed to protecting the personal information entrusted to us.

This Privacy Policy explains how we collect, use, disclose, store, and protect information when you access or use Horse Action Network, including our website, listings, messaging services, subscriptions, Show Points system, mobile features, software, databases, and related services (collectively, the "Platform").

By accessing or using the Platform, creating an Account, publishing Listings, purchasing subscriptions, communicating with other users, or otherwise interacting with Horse Action Network, you acknowledge that you have read and understood this Privacy Policy.

If you do not agree with this Privacy Policy, you should not access or use the Platform.

1. Scope of This Privacy Policy

This Privacy Policy applies to information collected through Horse Action Network, including:

- the Horse Action Network website;
- user Accounts;
- Horse Listings;
- Service Listings;
- Real Estate Listings;
- public profiles;
- messaging and communication tools;
- subscription services;
- Show Points;
- customer support interactions;
- email communications;
- mobile features;
- software applications;
- and any other products or services operated by Horse Action Network.

This Privacy Policy applies whether you access the Platform as a visitor, buyer, seller, service provider, real estate professional, advertiser, business owner, or other user.

This Privacy Policy does not apply to information collected by third-party websites, payment processors, advertisers, social media platforms, or other services that may be linked to or integrated with the Platform. Those third parties maintain their own privacy practices, and Horse Action Network is not responsible for their policies or practices.

2. Information We Collect

Horse Action Network collects information that you voluntarily provide, information generated through your use of the Platform, and certain information collected automatically through your device, browser, and interactions with the Platform.

The information we collect depends upon how you use Horse Action Network and may include the categories described below.

2.1 Information You Provide

We collect information that you voluntarily submit when creating an Account, publishing Listings, purchasing subscriptions, communicating with other users, contacting customer support, completing forms, participating in promotions, or otherwise interacting with the Platform.

This information may include:

- Account registration information;
- profile information;
- business information;
- farm or stable information;
- listing content;
- photographs;
- videos;
- documents;
- payment information;
- communications;
- survey responses;
- customer support requests;
- marketing preferences; and
- any other information you choose to provide.

2.2 Listing Information

When you create or publish a Horse Listing, Service Listing, Real Estate Listing, seller profile, business profile, or other public content, we collect and store the information you submit in connection with that Listing.

Depending on the type of Listing, this may include:

- horse information;
- registration information;
- pedigree information;
- property information;
- business information;
- pricing;
- descriptions;
- photographs;
- videos;
- documents;
- contact information;
- maps;
- amenities;
- professional qualifications;
- and other Listing-related information voluntarily submitted by you.

Information that you choose to include in Listings or public profiles may be visible to other users of the Platform.

2.3 Payment Information

When you purchase subscriptions, Show Points, promotional services, or other paid features, payment transactions are processed through third-party payment providers.

Horse Action Network may receive and retain information relating to your purchases, including:

- billing name;
- billing address;
- transaction identifiers;
- subscription details;
- payment status;
- purchase history;
- invoices;
- and limited payment-related information necessary to administer your Account.

Horse Action Network does not store complete credit card numbers or other full payment credentials. Payment information is collected and processed by our authorized third-party payment processors in accordance with their own privacy policies and security standards.

2.4 Communications

We collect information relating to communications made through the Platform, including:

- messages exchanged between users;
- customer support requests;
- emails sent to Horse Action Network;
- responses to surveys;
- feedback;
- reviews;
- reports of suspected misconduct;
- and other communications submitted through the Platform.

We may retain these communications for customer service, fraud prevention, dispute resolution, legal compliance, security, and Platform improvement purposes.

2.5 Automatically Collected Information

When you access or use the Platform, certain information may be collected automatically through your browser, device, network, or interactions with the Platform.

This information may include:

- IP address;
- browser type and version;
- operating system;
- device type;
- device identifiers;
- language preferences;
- approximate geographic location derived from your IP address;
- referring website;
- pages viewed;
- searches performed;
- Listings viewed;
- clicks;
- session duration;
- dates and times of access;
- error logs;
- usage statistics; and
- other technical information relating to your use of the Platform.

This information helps us operate, maintain, secure, analyze, improve, and optimize Horse Action Network.

Horse Action Network may use analytics providers and similar technologies to better understand how Users interact with the Platform.

Analytics information may be used to improve search functionality, optimize Listings, identify performance issues, evaluate marketing effectiveness, understand user engagement, develop new features, and improve the overall user experience.

Analytics information is generally evaluated in aggregated or de-identified form whenever reasonably practicable.

3. Cookies and Similar Technologies

Horse Action Network uses cookies and similar technologies to improve the functionality, security, performance, and usability of the Platform.

In addition to cookies, Horse Action Network and its service providers may use similar technologies, including web beacons, pixels, tags, scripts, local storage, software development kits (SDKs), and other tracking technologies to improve Platform performance, measure usage, enhance security, personalize content, and evaluate marketing effectiveness.

Cookies are small text files stored on your device that allow websites to recognize your browser and remember certain information.

We may use cookies and similar technologies to:

- authenticate users;
- maintain login sessions;
- remember user preferences;
- personalize content;
- analyze Platform traffic and usage;
- improve search functionality;
- measure the effectiveness of marketing campaigns;
- detect fraud and unauthorized activity;
- maintain Platform security; and
- enhance the overall user experience.

You may control or disable cookies through your browser settings. However, disabling certain cookies may limit the functionality of portions of the Platform.

Horse Action Network may also use third-party analytics providers and similar technologies that collect information about how users interact with the Platform. Those providers may use cookies or similar technologies in accordance with their own privacy policies.

4. How We Use Your Information

Horse Action Network uses the information we collect for legitimate business purposes, including to:

- create and manage User Accounts;
- publish and display Listings;
- operate and maintain the Platform;
- process subscriptions, Show Point purchases, and other transactions;

- provide customer support;
- facilitate communications between Users;
- personalize user experiences;
- improve Platform functionality and performance;
- develop new products, services, and features;
- monitor Platform usage and analytics;
- detect, investigate, and prevent fraud, abuse, security incidents, and unauthorized activity;
- enforce these Privacy Policy, Terms of Use, Community Standards, and other Platform Policies;
- comply with legal obligations;
- respond to lawful requests from government authorities;
- protect the rights, safety, and property of Horse Action Network, its Users, and third parties;
- send administrative notices, security alerts, billing notices, policy updates, and other operational communications; and
- where permitted by law, send marketing communications regarding Horse Action Network products, services, promotions, and announcements.

We may also use aggregated or anonymized information that does not reasonably identify individual Users for research, analytics, reporting, product development, and other lawful business purposes.

5. Legal Bases for Processing (Where Applicable)

Depending upon your location and applicable law, Horse Action Network processes personal information based upon one or more of the following legal grounds:

- your consent;
- the performance of a contract or steps taken prior to entering into a contract;
- compliance with legal obligations;
- protection of vital interests;
- performance of tasks carried out in the public interest where applicable; and
- Horse Action Network's legitimate business interests, provided those interests are not overridden by applicable legal rights.

Where consent is required, you may withdraw your consent at any time, subject to applicable law.

6. How We Share Information

Horse Action Network does not sell your personal information for monetary compensation.

We may disclose or share information in the following circumstances:

- with other Users when you choose to publish Listings or public profile information;
- with service providers who assist in operating the Platform;
- with payment processors;
- with cloud hosting providers;
- with analytics providers;
- with customer support providers;
- with professional advisors, including attorneys, accountants, auditors, and insurers;
- with governmental authorities when required by law;
- to investigate fraud, abuse, or security incidents;
- to enforce our legal rights;
- in connection with a merger, acquisition, financing, sale of assets, or other business transaction;
- with your consent or at your direction; or
- as otherwise permitted or required by law.

Horse Action Network requires service providers to handle personal information in accordance with applicable privacy and security obligations.

7. Public Information on the Platform

Horse Action Network is designed as a public online marketplace.

Information that you voluntarily include in your public profile, Horse Listings, Service Listings, Real Estate Listings, reviews, comments, photographs, videos, business information, contact information, and other publicly available content may be visible to other Users and visitors of the Platform.

You are solely responsible for determining what information you choose to make publicly available.

Horse Action Network cannot control how other Users may copy, share, download, or otherwise use publicly available information.

8. Third-Party Services

The Platform may contain links to third-party websites, social media platforms, payment processors, mapping services, advertising partners, analytics providers, embedded media, or other external services.

Horse Action Network does not own or control these third-party services and is not responsible for their privacy practices, content, security, or policies.

Your interactions with third-party services are governed by their respective terms and privacy policies.

9. Payment Processing

Horse Action Network utilizes independent third-party payment processors to process subscription purchases, Show Point purchases, advertising fees, and other transactions.

Payment processors are responsible for collecting, processing, securing, and storing payment information in accordance with applicable payment card industry standards and their own privacy policies.

Horse Action Network does not store complete payment card numbers or other full payment credentials.

10. Email Communications

Horse Action Network may send Users emails relating to:

- Account creation;
- verification requests;
- password resets;
- Listings;
- subscriptions;
- billing;
- Show Points;
- security alerts;
- customer support;
- legal notices;
- policy updates;
- Platform announcements; and
- marketing communications, where permitted by law.

Users may opt out of promotional marketing emails by following the unsubscribe instructions included in those communications. Users may not opt out of transactional or legally required communications relating to their Accounts or use of the Platform.

11. Data Retention

Horse Action Network retains personal information only for as long as reasonably necessary to:

- provide the Platform;
- maintain User Accounts;
- fulfill contractual obligations;
- process transactions;
- comply with legal requirements;

- resolve disputes;
- enforce Platform Policies;
- detect fraud;
- protect Platform security;
- maintain backup systems;
- preserve historical marketplace records; and
- satisfy legitimate business purposes.

Retention periods may vary depending upon the nature of the information and applicable legal requirements.

When information is no longer reasonably necessary, Horse Action Network will delete, anonymize, or securely dispose of such information in accordance with applicable law and internal record retention practices.

12. Security

Horse Action Network implements commercially reasonable administrative, technical, and physical safeguards designed to protect personal information against unauthorized access, disclosure, alteration, or destruction.

However, no method of electronic transmission, storage, or internet communication can be guaranteed to be completely secure.

Accordingly, Horse Action Network cannot guarantee absolute security and Users provide information at their own risk.

Users are responsible for maintaining the confidentiality of their Account credentials and promptly notifying Horse Action Network of any suspected unauthorized access.

13. Children's Privacy

Horse Action Network is intended for individuals who are at least eighteen (18) years of age or the age of majority in their jurisdiction.

The Platform is not directed toward children under thirteen (13), and Horse Action Network does not knowingly collect personal information from children under the age of thirteen.

If Horse Action Network becomes aware that personal information has been collected from a child in violation of applicable law, we will take reasonable steps to delete such information.

Parents or legal guardians who believe a child has provided personal information may contact Horse Action Network using the contact information provided below.

14. Your Privacy Rights

Subject to applicable law, Users may have the right to:

- access personal information;
- request correction of inaccurate information;
- request deletion of certain personal information;
- request copies of personal information;
- object to or restrict certain processing activities;
- withdraw consent where processing is based upon consent;
- request portability of personal information where applicable; and
- submit privacy-related complaints.

Horse Action Network may request reasonable verification of identity before responding to privacy-related requests.

Certain legal exceptions may limit the availability of these rights.

15. State Privacy Rights (California and Other Applicable States)

Residents of certain states, including California and other jurisdictions with applicable privacy laws, may have additional privacy rights regarding the collection, use, disclosure, correction, deletion, and portability of personal information.

Horse Action Network will honor applicable privacy rights as required by law and will not unlawfully discriminate against Users for exercising those rights.

Requests regarding applicable state privacy rights may be submitted using the contact information provided in this Privacy Policy.

16. International Users

Horse Action Network is operated from the United States.

If you access the Platform from outside the United States, you acknowledge that your information may be transferred to, processed, and stored in the United States or other jurisdictions where our service providers operate.

By using the Platform, you consent to such transfers to the extent permitted by applicable law.

17. Do Not Track Signals

Some web browsers offer "Do Not Track" ("DNT") settings.

Because there is currently no universally accepted standard governing DNT signals, Horse Action Network does not currently respond to or alter its data collection practices based upon DNT browser settings.

Users may manage certain tracking technologies through their browser settings or applicable cookie preferences.

18. Changes to This Privacy Policy

Horse Action Network may modify or update this Privacy Policy from time to time.

When material changes are made, Horse Action Network will update the Effective Date and may provide additional notice through the Platform, email, or other reasonable means.

Your continued use of the Platform following the effective date of an updated Privacy Policy constitutes your acknowledgment of the revised Policy.

19. Contact Information

Questions regarding this Privacy Policy or Horse Action Network's privacy practices may be directed to:

Horse Action Network L.L.C.

Mailing Address:

[Business Mailing Address]

Email:

privacy@horseactionnetwork.com

General Support:

support@horseactionnetwork.com

Telephone:

[Business Phone Number]

Website:

<https://www.horseactionnetwork.com>

Horse Action Network welcomes questions regarding privacy, data protection, and the handling of personal information and will make reasonable efforts to respond to inquiries in a timely manner.