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## **CATALYSTIA PAYMENT & REFUND FAQs**

## CATALYSTIA PRIVACY POLICY

Last Updated: 23 May 2025

Catalystia (hereinafter referred to as “**Catalystia**”, “**we**”, “**us**” or “**our**”) is committed to respecting your privacy and protecting your Personal Information in accordance with applicable data protection regulations. This Privacy Statement (“**Statement**”) outlines our privacy practices concerning the collection, processing, use, disclosure, protection of your Personal Information when you interact with our websites, mobile applications and associated services (collectively referred to as the “**Platform**”).

### 1. Company Overview

Catalystia is a global digital platform delivering training, certification, career development services in the domain of educational and career counseling. It enables individuals, including students, parents, educators, mentors, aspiring professionals, to acquire recognized credentials and serve as certified counselors (“**Catalysts**”). The Platform facilitates secure engagement between certified counselors and learners, supporting the development of future-ready counseling professionals across geographies in accordance with applicable laws and regulatory standards.

### 2. Scope and Applicability

This Statement applies to all individuals who access or interact with the Platform, including but not limited to learners, students, parents or guardians, counselors, educators, mentors, institutional representatives, visitors.

By accessing or using the Platform, you acknowledge and consent to the collection and processing of your Personal Information in accordance with this Statement and the applicable Terms of Use. This Statement governs the handling of your Personal Information across all channels through which Catalystia operates its digital services.

### 3. Key Definitions

For the purposes of this Statement:

- “**Platform**” refers to all Catalystia-owned or managed digital assets including, but not limited to, <https://catalystia.org>, <https://engage.catalystia.org>, <https://elevate.catalystia.org>, associated sub-domains, mobile applications, related services.
- “**User**” refers to any individual accessing or interacting with the Platform, including:
  - **Students** – Individuals enrolled in or exploring Catalystia’s learning or counseling programs;
  - **Parents or Guardians** – Representatives supporting student Users;
  - **Counselors, Mentors, Educators** – Certified professionals offering guidance services via the Platform;
  - **Visitors** – Individuals browsing publicly available content;

- **Partner Institutions** – Entities accessing the Platform for the benefit of their members.
- **“Personal Information” or “Personal Data”** means any data relating to an identified or identifiable natural person, as defined under applicable data protection laws, including but not limited to name, contact information, demographic details, educational records, technical identifiers, preferences.
- **“Counselor” (“Catalyst”)** refers to an individual certified or authorized by Catalystia to offer career, academic, or life counseling services through the Platform, in accordance with Catalystia’s Terms of Use and other applicable policies.

#### 4. Updates to this Statement

We may revise this Statement periodically to reflect changes in our privacy practices, regulatory updates, or operational modifications. The **“Last Updated”** date at the top of this Statement denotes the effective date of the most recent revisions.

We encourage you to review this Statement regularly. Continued use of the Platform following any modifications shall constitute deemed acceptance of such changes to the extent permissible under applicable law.

#### 5. Geographic Scope and Region-Specific Disclosures

Catalystia operates in multiple jurisdictions and adheres to applicable privacy laws of countries including, but not limited to, India, the United States, the United Kingdom, European Union member states, the United Arab Emirates, African nations.

While the core principles of this Statement apply globally, specific regional disclosures may supplement this Statement depending on your location. These supplements provide jurisdiction-specific information regarding your rights and our obligations and should be read in conjunction with this Statement.

##### 5.1 European Union, European Economic Area, United Kingdom (GDPR / UK GDPR Compliance)

This section applies to individuals located in the European Union (EU), European Economic Area (EEA), the United Kingdom (UK), outlines our compliance under Regulation (EU) 2016/679 (General Data Protection Regulation, **“GDPR”**) and the UK General Data Protection Regulation (**“UK GDPR”**).

##### a) Data Controller

Catalystia acts as the Data Controller for Personal Information processed in relation to your use of the Platform, to the extent such processing falls within the scope of GDPR or UK GDPR.

Data Protection Contact:

- Email: [support@catalystia.org](mailto:support@catalystia.org)

##### b) Legal Basis of Processing

We process Personal Information on the following legal grounds, in accordance with Article 6 of GDPR and its UK equivalent:

- **Performance of a Contract:** To provide Platform access or perform obligations arising from any contractual engagement.

- **Legitimate Interests:** For operational, analytical, enhancement, information security purposes, provided such interests are not overridden by your fundamental rights.
- **Consent:** For specific activities including marketing communications and use of non-essential cookies. You may withdraw consent at any time without affecting the lawfulness of processing prior to withdrawal.
- **Legal Obligation:** Where processing is necessary to fulfill statutory or regulatory obligations.
- **Vital Interests:** In exceptional scenarios, to safeguard life or physical integrity.

#### c) Rights of Data Subjects

Subject to applicable laws, data subjects in the EU, EEA, UK have the following rights:

- Right to access your Personal Information
- Right to rectification of inaccurate or incomplete data
- Right to erasure ("right to be forgotten")
- Right to restrict processing
- Right to data portability
- Right to object to processing, including for direct marketing
- Right to withdraw consent, where applicable
- Right to lodge a complaint with a Supervisory Authority

#### d) Exercising Your Rights

To exercise your rights, you may contact us at:

- Email: [support@catalystia.org](mailto:support@catalystia.org)

We may request additional information to verify your identity prior to processing any rights request.

#### e) International Data Transfers

Where Personal Information is transferred outside the EU/EEA/UK, Catalystia ensures compliance with applicable transfer mechanisms, including:

- European Commission/UK-approved Standard Contractual Clauses (**SCCs**)
- Adequacy decisions
- Contractual obligations under Data Processing Agreements (**DPAs**)

#### f) Data Retention

Personal Information is retained only for as long as necessary to fulfil the purposes outlined in this Statement or as required under applicable law. Upon termination of services or deletion of user account, data is securely deleted, anonymized, or retained in suppression lists to comply with user communication preferences.

### 5.2 California Residents (CCPA / CPRA Compliance)

This section applies to residents of the State of California and is intended to address Catalystia's obligations under the California Consumer Privacy Act of 2018 ("**CCPA**"), as amended by the California Privacy Rights Act of 2020 ("**CPRA**").

#### a) Applicability

This supplemental notice must be read in conjunction with the main Privacy Statement and pertains to the categories of Personal Information we collect, purposes for which such data is used, associated rights available to California residents.

**b) Categories of Personal Information Collected**

We may collect the following categories of Personal Information, as defined under CCPA/CPRA:

- Identifiers (e.g., name, email address, IP address)
- Educational and professional background
- Internet or Platform usage data
- Approximate geolocation
- Payment and transactional details
- Communication preferences and interaction records

**c) Sources of Collection**

Personal Information may be collected:

- Directly from you via forms, registrations, or communication
- Automatically through cookies and tracking tools
- Indirectly through third-party platforms such as payment gateways or customer support systems

**d) Purposes of Use**

We use Personal Information for the following business purposes:

- To deliver and manage Platform services
- To create and manage user accounts
- To provide customer support and technical assistance
- To personalize content and user experience
- To conduct marketing (subject to prior consent)
- To ensure data and system security
- To perform analytics and improve service performance
- To comply with legal obligations

**e) Rights of California Residents**

Under CCPA/CPRA, California residents are entitled to:

- Right to Know: Categories and specific pieces of Personal Information collected, used, disclosed, or shared
- Right to Delete: Personal Information subject to applicable exceptions
- Right to Correct: Inaccurate Personal Information
- Right to Opt-Out: From sale or sharing of Personal Information (Note: Catalystia does not sell Personal Information)
- Right to Limit Use of Sensitive Personal Information: Not applicable, as we do not process such data under CPRA
- Right to Non-Discrimination: No adverse treatment for exercising rights
- Right to Opt-In for minors under 16: Catalystia does not sell or share Personal Information of minors

**f) Exercising Your Rights**

To exercise your rights under the CCPA/CPRA, please contact:

- Email: [support@catalystia.org](mailto:support@catalystia.org)

We may verify your identity before processing any request. Authorized agents must provide signed authorization or proof of registration with the California Secretary of State.

**g) Response Timelines**

Upon receipt of a verifiable request:

- Acknowledgment will be provided within 10 business days
- Request fulfillment within 45 calendar days
- If an extension is required, an additional 45 calendar days may be taken with notice

**h) Data Sharing and Service Providers**

Personal Information may be disclosed to authorized service providers for legitimate business purposes. These include:

- Cloud infrastructure and hosting providers
- Payment and transaction processors
- Communication tools and support platforms
- Marketing and analytics providers

All service providers are contractually bound to use Personal Information only for the defined purposes and in accordance with applicable data protection requirements.

**5.3 Region-Specific Disclosures**

Catalystia processes Personal Information in accordance with the applicable data protection regulations of the jurisdictions in which it operates. The provisions outlined below supplement this Privacy Statement and are intended to provide transparency regarding your rights and our obligations under specific regional privacy laws.

**a) India – Digital Personal Data Protection Act, 2023 (“DPDP Act”)**

This section is applicable to data processing activities governed under the Digital Personal Data Protection Act, 2023, of India.

**Applicability:**

This applies to digital Personal Data processed within the territory of India, as well as to processing conducted outside India when offering goods or services to individuals within India. The Act does not apply to personal/domestic use or publicly available data.

**Legal Basis for Processing:**

- **Consent:** Freely given, informed, specific, unambiguous.
- **Legitimate Uses:** Includes legal compliance, medical emergencies, employment-related processing, service delivery.

Consent may be withdrawn at any time, unless processing is mandated by applicable law.

**Rights of Data Principals:**

Subject to applicable law, Data Principals may exercise the following rights:

- Right to access, correction, erasure
- Right to grievance redressal
- Right to nominate a representative in case of incapacity or death

**Obligations of Data Fiduciaries:**

- Limitation to specified purpose
- Provision of notice and ensuring transparency
- Implementation of appropriate technical and organizational safeguards
- Notification of Personal Data breaches to affected users and the Data Protection Board of India

- Erasure of data post-fulfillment of processing purpose or withdrawal of consent, unless otherwise legally mandated

**Children's Data:**

Personal Data of children (under 18 years) is processed only upon obtaining verifiable parental or guardian consent. No profiling or targeted advertising is conducted for this age group.

**Cross-Border Transfers:**

Permitted to jurisdictions not restricted by the Government of India, subject to compliance with lawful safeguards.

**Grievance Redressal:**

Email: [support@catalystia.org](mailto:support@catalystia.org)

Unresolved concerns may be escalated to the Data Protection Board of India or the appropriate appellate tribunal.

**b) United Arab Emirates – Federal Decree-Law No. 45 of 2021**

Catalystia processes Personal Information of UAE-based individuals in accordance with Federal Decree-Law No. 45 of 2021 concerning the Protection of Personal Data.

**Applicability:**

Covers the electronic processing of Personal Data by Catalystia for individuals residing in or interacting with services in the UAE.

**Categories of Personal Data:**

Includes identifiers, technical data, usage information, contractual data.

**Legal Basis for Processing:**

- Explicit consent
- Contractual necessity
- Legal obligation
- Public interest
- Legitimate interest (where such interest does not override individual rights)

**Rights of Data Subjects:**

- Right to access, rectify, erase Personal Information
- Right to restrict or object to processing
- Right to data portability
- Right to breach notification
- Right to file a complaint with the UAE Data Office

**Children's Data:**

Processing of Personal Information relating to individuals under 21 years of age requires verified guardian consent. No profiling or marketing is targeted at such individuals.

**Security and Retention:**

Appropriate measures including encryption, access control, secure storage are adopted. Personal Data is retained only for the duration necessary to fulfill the processing purpose.

**Cross-Border Transfers:**

Permitted under the following conditions:

- Adequate level of protection in the destination country



- Contractual and technical safeguards
- Explicit consent
- Compliance with Article 23 of the Federal Decree-Law

**Contact Us:**

Email: [support@catalystia.org](mailto:support@catalystia.org)

**c) African Jurisdictions – Data Protection Compliance**

Catalystia processes Personal Information of users located in African nations in compliance with applicable national and regional privacy laws.

**Applicable Laws Include:**

- South Africa: Protection of Personal Information Act, 2013 (POPIA)
- Kenya: Data Protection Act, 2019
- Nigeria: Nigeria Data Protection Regulation (NDPR), 2019
- Other jurisdictions: As per respective national privacy or cybersecurity laws

**Legal Basis for Processing:**

- Freely given and informed consent
- Contractual necessity for service provision
- Legal or regulatory compliance
- Legitimate interest, provided such interest does not override data subject rights

**Rights of Data Subjects (as per applicable law):**

- Right to access, rectification, erasure
- Right to restrict or object to processing
- Right to withdraw consent
- Right to lodge a complaint with the local Data Protection Authority

**Children's Data:**

Catalystia does not knowingly collect Personal Information from individuals under 18 without verified parental or guardian consent. No profiling or direct marketing is conducted for minors.

**Data Security Measures:**

Includes encryption (in transit and at rest), access restrictions, incident monitoring, breach containment controls.

**Cross-Border Transfers:**

Permitted where supported by:

- Legal transfer mechanisms such as standard contractual clauses or DPAs
- Explicit consent (where applicable law permits)
- Regulatory clearance (where required)

**Grievance Redressal:**

Email: [support@catalystia.org](mailto:support@catalystia.org)

Expected timelines for resolution:

- 21 days (under POPIA)
- 30 days (under NDPR)

Escalation of unresolved complaints may be made to the respective Data Protection Authority.

**6. Categories of Personal Information Collected**

Catalystia may collect and process various categories of Personal Information, the extent of which depends on your relationship with us, whether as a student, parent, educator, counselor, institutional partner, or a visitor to the Platform. The collection is undertaken for the purposes of service delivery, performance optimization, compliance, user experience enhancement.

### **6.1 Identifiers and Contact Information**

We may collect the following Personal Information:

- Full name, date of birth, gender, nationality
- Contact details including email address, phone number, mailing address, geographic identifiers (city, state, country)
- Login credentials including username and securely encrypted passwords
- Profile photograph (where voluntarily provided)

### **6.2 Educational Information**

- Academic institutions enrolled in or attended
- Educational qualifications, certifications, academic performance
- Areas of study, standardized test scores, honors, recognitions

### **6.3 Professional and Employment Information**

- Employment history including organization names, designations, durations
- Industry-specific roles, certifications, licenses, career milestones

### **6.4 Career Interests and Aspirations**

- Declared career objectives, preferred roles, institutions
- Desired industries or locations for further studies or employment
- Personal statements and other goal-aligned submissions

### **6.5 Preferences and Interests**

- Extracurricular activities, hobbies, leadership roles
- Learning style preferences, interaction patterns
- Program preferences and usage configuration data

### **6.6 Platform Usage and Interaction Data**

- Attendance logs, assignment submissions, course completion status
- Survey responses, support interactions, feedback forms
- Audio/video recordings (where such features are enabled and subject to consent)
- AI-generated insights on engagement behavior and learning progression

### **6.7 Relationship and Network Information**

- Details of connected counselors, educators, mentors, or parents
- Referral metadata and participation in collaborative programs

### **6.8 User-Generated Content**

- Content voluntarily submitted by you (e.g., essays, documents, videos)  
Such content remains your intellectual property; however, Catalystia receives a limited license to use, reproduce, or adapt said content for quality assurance, educational delivery, platform optimization in accordance with our Terms of Use.

### **6.9 Technical and Device Information**

To ensure platform security and system integrity, we collect:

- Device type, operating system, browser specifications

- IP address, session ID, user-agent string, approximate geolocation
- Clickstream data, cookies, related session telemetry

#### **6.10 Marketing and Communication Preferences**

- Subscription preferences for communications and newsletters
- Interaction data such as open rates and click-through metrics
- Participation records in campaigns, events, promotional activities
- Consent status for receiving marketing communications

#### **6.11 Payment and Transaction Information**

For the facilitation of paid services:

- Billing address and masked payment identifiers
- Transaction timestamp, payment amount, service or product metadata
- Unique transaction ID for record-keeping purposes

Note: All payment processing is managed by third-party providers. Catalystia does not store full card numbers or sensitive financial information on its servers.

### **7. Sources of Personal Information**

Catalystia collects Personal Information through multiple channels as outlined below, ensuring compliance with applicable data protection laws.

#### **7.1 Directly Provided by You**

Information submitted through:

- Account creation and profile configuration
- Participation in programs or interaction with assigned counselors and mentors
- Support channels including chat, email, helpdesk submissions
- Feedback surveys, quizzes, content upload portals
- Event registrations, public/private messaging, engagement via forms or social media

Such data may include contact details, identifiers, educational/professional background, personal preferences.

#### **7.2 Automatically Collected**

We use cookies, system logs, similar technologies to collect:

- IP address, device type, operating system, browser version
- Session duration, click patterns, navigation behavior, error diagnostics
- Referral sources, interaction timestamps, performance data

#### **Cross-Device Tracking:**

We may associate behavioral activity across different devices and sessions to deliver a consistent experience. This data may be used for personalization, troubleshooting, fraud prevention, security enhancement.

#### **7.3 Information Received from Third Parties**

##### **Social Login/SSO Providers:**

Where you choose to authenticate using third-party services such as Google, LinkedIn, or Facebook, Catalystia receives only the Personal Information expressly authorized by you, typically name, email address, profile metadata.

**Partner Institutions and Affiliates:**

We may receive relevant Personal Information from academic or mentoring organizations in connection with service delivery, enrolment, or program facilitation.

**Integrated Tools and Embedded Services:**

Certain third-party tools (e.g., forms, assessment platforms, or webinar integrations) embedded within our Platform may transmit data to Catalystia for processing under specified purposes.

**Analytics Providers:**

We use analytics tools (such as Google Analytics) to measure and optimize Platform performance. Cookie banners and preference centers are deployed where required by law, to enable user consent management for such technologies.

**8. Use of Personal Information**

Catalystia processes Personal Information based on your interaction with the Platform, requested services, applicable legal obligations. Processing activities are undertaken for service delivery, personalization, compliance, operational improvement, communication purposes.

**8.1 Service Provision and Enhancement**

Personal Information may be processed to:

- Deliver personalized learning, mentoring, counseling services
- Match users with suitable mentors, programs, or resources
- Track academic or engagement progress and optimize learning paths
- Facilitate payments, subscription management, access to purchased services
- Analyze usage trends to refine content and improve service delivery

**Quality Monitoring:**

Certain sessions may be recorded, subject to prior notice and, where applicable, user consent, for quality control and training purposes.

**User-Generated Content:**

Uploaded content (e.g., documents, assignments) may be utilized for educational, operational, quality assurance purposes in line with the Terms of Use.

**8.2 Business and Operational Functions**

Personal Information may be processed for:

- Internal analytics, business reporting, research
- Diagnostic efforts, performance monitoring, platform optimization
- Customer support and resolution of helpdesk tickets
- Testing and rollout of new functionalities

**Research Use:**

Non-identifiable, aggregated, or anonymized data may be used for internal research, reporting, benchmarking purposes.

**8.3 Marketing and Communications**

With your explicit consent, or where permitted under applicable laws, we may:

- Share newsletters, announcements, event invitations
- Customize communication based on Platform usage and expressed interests
- Monitor engagement with our communications

**Opt-Out Mechanism:**

You may manage your marketing preferences at any time using the unsubscribe links or by contacting us.

**8.4 Compliance and Legal Requirements**

We may process Personal Information to:

- Comply with applicable laws, regulations, or contractual obligations
- Respond to lawful requests from competent authorities
- Prevent, detect, or investigate fraudulent or unlawful activities
- Protect the legal rights, property, or safety of Catalystia, its users, or others

**8.5 Consent-Based Processing**

Where required by law, processing will be undertaken only upon receipt of your explicit consent, including for:

- Participation in surveys, studies, or user research
- Sharing of information with partner institutions
- Publication of testimonials, case studies, or success narratives

**Withdrawal:**

Consent may be withdrawn at any time without affecting the lawfulness of prior processing.

**8.6 Automated Processing and Personalization**

Catalystia may utilize AI and algorithmic systems to:

- Recommend relevant programs, mentors, or resources
- Personalize dashboard content and learning paths
- Generate behavioral and performance-based insights

**Human Oversight:**

All automated processes are subject to human supervision and are not used to make legally binding or similarly significant decisions.

**9. Legal Basis of Processing**

Catalystia processes Personal Information in accordance with applicable privacy and data protection laws. The lawful bases for such processing include:

**9.1 Consent**

Processing is undertaken based on your consent in scenarios such as:

- Marketing communications
- Participation in surveys or research
- Data sharing with institutional partners
- Publication of success stories or testimonials

**Withdrawal:**

Consent may be withdrawn at any time without affecting the legality of prior processing.

**9.2 Contractual Necessity**

Processing is necessary to:

- Create and maintain user accounts
- Deliver training, mentoring, educational services
- Facilitate payment and subscription management

- Issue certifications and academic records

### 9.3 Legal Obligation

Processing may be required to:

- Meet statutory requirements relating to taxation, audit, or reporting
- Comply with legal mandates in jurisdictions of operation
- Adhere to specific laws governing education, data privacy, consumer protection
- Align with international data protection frameworks (e.g., GDPR, CCPA, DPDP Act)

### 9.4 Legitimate Interests

Where permitted under applicable law, Catalystia may process data for purposes of legitimate interest, including:

- Securing and improving Platform infrastructure and systems
- Conducting diagnostics, audits, analytics
- Preventing misuse or unauthorized access
- Sending important service notifications

A legitimate interest assessment is conducted to ensure that such processing does not override your data protection rights.

### 9.5 Vital Interests

In exceptional cases, Personal Information may be processed to:

- Address emergencies during live sessions
- Contact emergency responders to ensure user safety

## 10. Disclosure of Personal Information

Catalystia discloses Personal Information only where necessary, lawful, subject to appropriate safeguards, including contractual or consent-based requirements.

### 10.1 Partner Institutions and Program Hosts

We may share limited Personal Information with affiliated institutions, internship facilitators, mentoring networks for purposes such as:

- Academic participation tracking and engagement analytics
- Review and assessment of submitted work

No passwords or financial information are shared. Data shared is limited to the purpose intended and subject to consent where required.

### 10.2 Service Providers and Vendors

Third-party vendors may receive Personal Information for:

- Hosting, infrastructure, technical operations
- Email communication and marketing services
- Analytics and performance assessments
- Identity verification and fraud management
- Payment processing via authorized PCI-DSS-compliant gateways
- Survey tools and user feedback platforms
- Legal, regulatory, or compliance consulting

### Payment Processing:

All transactions are routed through secure third-party gateways (e.g., Stripe, Razorpay, PayPal).

Catalystia does not store complete financial credentials. All vendors are bound by contractual Data Processing Agreements (DPAs) or equivalent compliance measures. Independent data controllers (such as legal advisors) are separately disclosed.

### **10.3 Legal and Regulatory Disclosures**

Catalystia may disclose Personal Information to comply with:

- Court orders, legal proceedings, law enforcement requests
- Regulatory inspections and supervisory authority requests
- Enforcement of platform policies or user agreements
- Fraud prevention or safeguarding public interest

Such disclosures are limited to the minimum data required and justified by applicable law.

### **10.4 Consent-Based Disclosures**

Disclosures not covered above are carried out only with your express consent. You may withdraw your consent at any time. Withdrawal shall not affect the lawfulness of disclosures made prior to the withdrawal.

### **10.5 No Sale of Personal Information**

Catalystia does not sell, rent, or otherwise commercially distribute Personal Information. All third-party processors are contractually prohibited from using such data for unrelated commercial purposes.

### **10.6 International Data Transfers**

Personal Information may be processed outside your country of residence, including in jurisdictions such as India, the United States, the United Arab Emirates. Where such transfers occur, Catalystia ensures appropriate safeguards, which may include:

- European Commission/UK Standard Contractual Clauses (SCCs)
- Binding Corporate Rules (BCRs)
- Transfer mechanisms recognized under applicable national laws

These safeguards ensure an adequate level of protection consistent with applicable privacy regulations.

## **11. Cookies and Tracking Technologies**

Catalystia utilizes cookies and similar tracking mechanisms to enable Platform functionality, enhance user experience, perform analytics, support marketing and communications. Where these technologies involve the collection of Personal Information, such data is processed in accordance with this Privacy Statement and applicable data protection laws.

### **11.1 Categories of Cookies**

Catalystia may deploy the following categories of cookies, depending on the nature of user interaction and applicable jurisdictional requirements:

#### **a) Essential Cookies**

These cookies are strictly necessary for the Platform's core operations and functionality, such as user authentication, session management and secure login processes. Disabling these cookies may affect access and usability.



**b) Functional Cookies**

These cookies enhance usability and user experience by remembering user settings and preferences, such as language selections or interface customizations.

**c) Analytics and Performance Cookies**

Used to collect aggregate and anonymized insights into how the Platform is accessed and used, such as page navigation, session duration, clickstream behavior. Tools including but not limited to Google Analytics may be used for deriving such insights.

**d) Marketing and Tracking Cookies**

Used for understanding user interaction across sessions and domains, enabling targeted advertisements and personalized content delivery. These may be set by Catalystia or by authorized third-party platforms (e.g., ad networks or email campaign providers).

**11.2 Tracking Technologies Deployed**

In addition to cookies, Catalystia may use the following tracking technologies:

- **Pixel Tags / Web Beacons** – For monitoring content engagement, including emails and website pages
- **Log Files** – To capture access, usage, diagnostics, system performance information
- **Local Storage** – To preserve session state and configuration preferences
- **Session and Persistent Cookies** – To facilitate seamless navigation and maintain login continuity

**11.3 Cookie Preferences and User Control**

Catalystia provides multiple options for users to manage their cookie preferences:

- **Cookie Consent Tool:** On first access, a consent banner allows the management of preferences for non-essential cookies
- **Browser Settings:** Users may configure their browser to block or delete cookies or to alert them when cookies are used
- **Third-Party Opt-Out Tools:** Users may manage third-party tracking preferences via industry-standard opt-out portals (e.g., Network Advertising Initiative, Google Ads settings)

Note: Disabling or rejecting certain cookies may impact Platform features or availability.

**11.4 Do Not Track (DNT) Signals**

Catalystia systems may detect “Do Not Track” signals from browsers; however, due to the lack of a universally adopted standard, we do not currently respond to DNT signals in a consistent manner. Catalystia will monitor relevant developments in this area.

**12. Data Retention and Deletion**

Catalystia retains Personal Information only for the duration necessary to fulfill the purposes described in this Privacy Statement or as mandated by applicable laws, contractual requirements, or operational needs. Retention practices are governed by the principles of necessity, proportionality, lawful processing.

**12.1 Retention Periods**

Retention timelines are defined based on the nature of the data and corresponding obligations:



- **Account Information:** Retained for the active lifecycle of the user account, for a reasonable period thereafter to address support, compliance, or account reactivation needs
- **Course and Certification Records:** Retained to support training verification and certification authenticity
- **Payment and Transaction Data:** Retained in accordance with financial, tax, fraud prevention obligations, even after account termination

All retention periods are subject to periodic review and may be updated in line with legal or regulatory developments.

### 12.2 Secure Disposal and Anonymization

Once retention is no longer justified:

- Personal Information will be securely deleted from all production and backup systems
- Or, data will be irreversibly anonymized such that it no longer identifies any individual

All disposal or anonymization activities are undertaken in accordance with Catalystia's data governance protocols and industry-standard security practices.

### 12.3 Data Deletion Requests

Users may submit a request for deletion of their Personal Information, subject to applicable legal and operational exceptions.

Submission of Request:

- Email: [support@catalystia.org](mailto:support@catalystia.org)

Process and Response:

- The request will be reviewed for scope and eligibility
- User identity will be verified to prevent unauthorized processing
- A response will be provided within 5 to 7 business days
- Data will be deleted or anonymized unless legally required to retain it

Where retention is legally or operationally justified, access will be restricted, processing limited strictly to the minimum required for compliance or legitimate interests.

## 13. Children's Privacy

Catalystia is committed to ensuring the privacy, security, rights of children interacting with our Platform. In accordance with applicable international, regional, national data protection laws governing minors, Catalystia implements stringent controls for age verification, parental or guardian consent and secure handling of children's Personal Information.

### 13.1 Legal Basis and Age of Digital Consent

The minimum age for lawful digital consent varies by jurisdiction. Catalystia adheres to the most protective standard applicable in the country or region of the child user's residence. This includes but is not limited to:

- **India:** Under the Digital Personal Data Protection Act, 2023 (DPDP Act), individuals under the age of 18 require verifiable parental or guardian consent.
- **United States:** Under the Children's Online Privacy Protection Act (COPPA), users under 13 require verifiable parental consent. Under the California Consumer Privacy Act (CCPA), users aged 13–17 may require guardian acknowledgment.

- **United Arab Emirates:** Under UAE civil law, individuals under the age of 21 are considered minors and require guardian authorization.
- **Africa (e.g., South Africa, Kenya, Nigeria):** Under POPIA, Kenya's DPA 2019, Nigeria's NDPR, individuals under 18 are deemed minors.
- **European Union:** In accordance with Article 8 of the GDPR, the age of digital consent ranges from 13 to 16 depending on the Member State. Catalystia defaults to an age of 16, except where local regulations permit a lower threshold (not below 13).

### 13.2 Data Practices and Safeguards

Catalystia does not knowingly collect or process Personal Information from individuals below the applicable age of consent without verified parental or guardian approval.

#### In the event of inadvertent collection:

- The data will be securely deleted
- Guardians will be notified where feasible
- Access to the Platform will be suspended or limited
- Internal processes will be reviewed and strengthened

#### Age Verification and Consent Mechanisms:

Catalystia implements appropriate controls such as age-gating, consent workflows, guardian confirmation mechanisms to:

- Determine user eligibility
- Obtain and document verifiable consent

#### Institutionally Enrolled Minors:

Where minors are registered via educational institutions or authorized parent groups, the enrolling organization bears responsibility for ensuring valid consent has been obtained from guardians.

#### Parental and Guardian Rights:

Parents or legal guardians may:

- Request access to, correction, or deletion of their child's Personal Information
- Request restriction of processing
- Withdraw consent at any time

#### To exercise these rights:

- Email: [support@catalystia.org](mailto:support@catalystia.org)

Note: Withdrawal of consent may result in restricted access to certain Platform features as required for compliance.

#### Session Recordings Involving Minors:

For sessions involving minors that may be recorded (e.g., video, audio, screen sharing), Catalystia ensures:

- Prior notification to guardians and affected participants
- Verifiable guardian consent is obtained before initiating any recording
- Access controls are enforced, recordings are used solely for training, quality monitoring, or safety-related purposes

### 13.3 Global Compliance Alignment

Catalystia aligns its children's data protection practices with the most stringent applicable standards, including but not limited to:

- Children's Online Privacy Protection Act (**COPPA** – United States)
- General Data Protection Regulation Article 8 (**GDPR** – European Union)
- Digital Personal Data Protection Act, 2023 (b)
- Protection of Personal Information Act (**POPIA** – South Africa), Data Protection Act, 2019 (Kenya), Nigeria Data Protection Regulation, 2019 (**NDPR** – Nigeria)
- UN Convention on the Rights of the Child

In jurisdictions where guidance is ambiguous, Catalystia defaults to the strictest interpretation to ensure compliance and child safety. These practices are periodically reviewed and updated to reflect evolving regulatory obligations and global best practices.

## 14. Your Data Rights and Choices

Catalystia respects your right to privacy and is committed to enabling you to exercise control over your Personal Information. The scope of your rights may vary depending on your jurisdiction, applicable data protection laws and your interaction with the Platform.

### 14.1 Right to Access, Correction, Deletion

Subject to applicable law, you may be entitled to the following rights:

- **Access:** To request details of the Personal Information maintained by Catalystia
- **Correction:** To rectify inaccurate, outdated, or incomplete data
- **Deletion:** To request deletion of your Personal Information, subject to legal, regulatory, or operational retention obligations

To exercise these rights:

- Email: [support@catalystia.org](mailto:support@catalystia.org)

Identity verification may be required to process your request. Catalystia aims to respond within 5 to 7 business days. Where full deletion is not feasible due to statutory or contractual obligations, you will be notified of the basis for such limitation.

### 14.2 Cookie and Tracking Preferences

Users may control cookie preferences through:

- Browser configuration settings to manage or block cookies
- Platform-provided cookie consent banners for non-essential cookie management
- Industry-standard opt-out tools such as Digital Advertising Alliance or Google Ads Settings

Note: Disabling certain cookies may affect the availability or performance of Platform functionalities.

### 14.3 Marketing and Communication Preferences

Where you have consented to receive marketing communications, you may:

- Unsubscribe using links provided in marketing emails
- Contact us to update your preferences or opt out of promotional communications
- Object to direct marketing where processing is based on legitimate interest (in applicable jurisdictions)

Unsubscribing from promotional communications does not affect transactional or service-related communications.

#### 14.4 Consent Management and Withdrawal

Where the processing of Personal Information is based on your consent, including, but not limited to:

- Participation in partner programs or collaborations
- Inclusion in session recordings or research initiatives
- Delivery of personalized Platform experiences

You may withdraw your consent at any time by emailing [support@catalystia.org](mailto:support@catalystia.org). Such withdrawal shall not affect the lawfulness of any processing conducted prior to the withdrawal but may impact access to services reliant on such consent.

#### 14.5 Data Portability and Restriction Rights

Subject to applicable laws, you may request:

- A copy of your Personal Information in a structured, commonly used, machine-readable format
- Transfer of such data to another data controller or service provider, where technically feasible
- Temporary restriction of processing under certain circumstances (e.g., during verification or dispute)

#### 14.6 Region-Specific Rights

Your rights may differ depending on the jurisdiction in which you reside:

- **European Union, EEA, UK, Switzerland:**  
Under the GDPR and UK GDPR, you may object to processing, request data portability, restrict processing, file complaints with your local Data Protection Authority. Refer to Section 2.2 – GDPR/UK Compliance.
- **California, United States:**  
Under the California Consumer Privacy Act (CCPA) and California Privacy Rights Act (CPRA), you may request access, deletion, correction, opt out of the sale or sharing of Personal Information. You are entitled to exercise these rights without discrimination. Refer to Section 2.3 – California Compliance.
- **India, UAE, African Jurisdictions:**  
Rights such as consent withdrawal, access through data fiduciaries or consent managers, grievance redress are governed by national laws (e.g., DPDP Act, UAE PDPL, POPIA, NDPR). Refer to Section 2.4 – Country-Specific Disclosures.

#### 14.7 Submission and Handling of Requests

To submit any privacy-related request or to exercise your data rights:

- **Contact us:** [support@catalystia.org](mailto:support@catalystia.org)

Catalystia may request additional information to verify your identity and eligibility prior to processing. You will not be subjected to retaliation or discriminatory treatment for exercising your rights under applicable privacy laws.

Where feasible, certain preferences may also be managed directly through your Catalystia account settings.

If you believe your rights have been infringed, you may escalate your concerns to your local Data Protection Authority.

## 15. How We Protect Your Personal Information

Catalystia is committed to ensuring the confidentiality, integrity, security of the Personal Information entrusted to us. We implement a comprehensive suite of technical, organizational, administrative safeguards to protect Personal Information from unauthorized access, disclosure, misuse, loss, or alteration.

### 15.1 Technical and Organizational Safeguards

Catalystia's information security framework incorporates the following measures:

- Encryption of data in transit and at rest, including protocols such as HTTPS, TLS, AES
- Data minimization practices to collect and retain only information necessary for identified purposes
- Role-based access controls and enforcement of multi-factor authentication (MFA)
- Use of secure infrastructure for data storage, backup, business continuity
- Periodic vulnerability assessments and penetration testing
- Continuous monitoring for unauthorized access, threats, or anomalies
- Mandatory employee training and awareness programs on data protection and cybersecurity

These practices are aligned with industry standards such as ISO/IEC 27001 and the NIST Cybersecurity Framework, where applicable.

Third-party service providers engaged by Catalystia are contractually required to adopt comparable or stronger data security measures. Compliance with such standards is subject to periodic validation and audit.

### 15.2 Breach Notification and Incident Response

In the event of a data breach or unauthorized access involving Personal Information, Catalystia will:

- Initiate its incident response protocol without undue delay
- Assess and determine the nature, scope, potential impact of the breach
- Notify affected individuals via email and/or Platform notifications, where required
- Inform the relevant regulatory authorities in accordance with applicable law (e.g., GDPR, DPDP Act, CCPA)
- Provide guidance to affected individuals, including any steps recommended for personal protection

Catalystia maintains a formal incident response plan to ensure a timely, transparent, legally compliant remediation process.

### 15.3 Account Security and User Responsibility

Users are jointly responsible for securing their accounts and safeguarding their own information. Catalystia recommends that users:

- Create strong, unique passwords and update them periodically
- Avoid sharing login credentials

- Log out after use, especially on shared or public devices
- Refrain from accessing the Platform through unsecured public networks
- Promptly report any suspicious or unauthorized activity to: [support@catalystia.org](mailto:support@catalystia.org)

User awareness and proactive security hygiene are critical to maintaining a secure digital environment.

## 16. Third-Party Services and External Links

Catalystia's Platform may contain integrations, features, or redirections to third-party websites, applications, or services that are governed by their own privacy practices and terms of service. Catalystia does not assume responsibility for these third-party services.

### 16.1 External Links and Social Media Platforms

Catalystia's websites may include:

- Links to third-party educational content and external resources
- Embedded media, login integrations, social media components
- Interactions with third-party platforms such as Facebook, LinkedIn, Instagram, Threads, YouTube

Engagement with such platforms may involve the transfer of Personal Information directly to those third parties, such processing is subject to the third party's privacy policy and terms. Catalystia disclaims liability for the content, security, or data practices of external sites.

### 16.2 Integrated Tools, Vendors, Processors

Catalystia engages trusted third-party service providers to enable Platform functionality and deliver services. These include, but are not limited to:

- **Payment Processors:** Stripe, Razorpay, PayPal
- **Analytics Platforms:** Google Analytics, Mixpanel
- **Video Conferencing Tools:** Google Meet, Microsoft Teams
- **Hosting, Marketing, Customer Support Services**

Such vendors process Personal Information only under Catalystia's explicit instructions and are contractually bound by Data Processing Agreements (DPAs) or equivalent safeguards. They are prohibited from using user data for independent purposes and are evaluated for security and compliance alignment.

Certain third-party tools may utilize technologies such as cookies, pixels, SDKs, or iframes. Where required by applicable law (e.g., GDPR, ePrivacy Directive), user consent is obtained prior to the activation of such technologies.

### 16.3 User Responsibility and External Interactions

When accessing or interacting with third-party services outside of Catalystia's environment:

- Personal Information is subject to the respective third party's privacy policy
- Catalystia is not responsible for the manner in which external parties collect, process, or store data
- Submission of Personal Information to third-party platforms (e.g., social login, embedded forms) is voluntary and at the user's discretion

Catalystia advises users to review the privacy policies and security practices of any third-party service before interacting with or submitting data through such platforms.

## 17. Updates to this Privacy Statement

Catalystia reserves the right to modify or update this Privacy Statement at any time to reflect changes in legal requirements, operational processes, technological advancements, or modifications to services offered. All such updates will be made in accordance with applicable privacy and data protection laws.

### 17.1 Notification of Changes

Where material revisions are made to this Privacy Statement, Catalystia will:

- Update the “**Last Updated**” date at the beginning of this Statement
- Notify users through appropriate channels, which may include email, in-platform alerts, or website banners
- Provide a summary of material changes and, where required by applicable law (e.g., GDPR, CCPA/CPRA), obtain prior affirmative consent

Editorial or non-material updates, such as clarifications or internal operational changes, may be implemented without formal notification.

### 17.2 Continued Use as Acceptance

Your continued access or use of the Platform after the effective date of any update to this Privacy Statement constitutes your acknowledgment and acceptance of the revised terms, unless affirmative consent is specifically required under applicable regulations.

If you do not agree to the revised terms, you are advised to discontinue use of the Platform and may contact [support@catalystia.org](mailto:support@catalystia.org) to exercise your applicable data rights, including the option to request account deletion.

### 17.3 Access to Archived Versions

Upon request, Catalystia may provide access to archived versions of this Privacy Statement for reference purposes.

## 18. Contact Us

For any inquiries, concerns, or requests related to this Privacy Statement or Catalystia’s data protection practices, you may contact us at:

- **Email:** [support@catalystia.org](mailto:support@catalystia.org)
- **Response Time:** Typically within 5 to 7 business days

If you are located in a jurisdiction that provides a right of recourse, you may also contact your local Data Protection Authority in the event of a concern regarding the processing of your Personal Information.



## CATALYSTIA COMPLIANCE POLICY

Last Updated: 23 May 2025

This Compliance Policy (“**Policy**”) constitutes a legally binding agreement between the user (“**you**” or “**User**”) and Catalystia (“**Catalystia**,” “**we**,” “**us**,” or “**our**”) and governs your access to and use of Catalystia-operated websites, applications, services, collectively referred to as the “**Platform**” or “**Services**.”

By accessing or using the Services, you confirm your acceptance of this Policy and agree to comply with Catalystia’s applicable policies, including the Privacy Statement, which governs the collection and processing of Personal Information.

### 1. Acceptance and Scope

This Policy applies to all individuals and entities accessing or using the Services, including but not limited to students, parents, counselors, educators, mentors, institutional partners.

Continued use of the Platform constitutes your acknowledgment and agreement to the terms set out herein and to any associated supplemental codes of conduct, policies, or procedures issued by Catalystia from time to time.

### 2. Definitions

For the purposes of this Policy:

- **User:** Any individual or legal entity accessing or utilizing the Services
- **Counselor:** Any individual providing mentoring, advisory, or training services via the Platform
- **Content:** Any material submitted, uploaded, shared, or accessed through the Platform
- **Platform:** Catalystia’s owned or operated websites, mobile applications, learning portals, associated services

### 3. Eligibility and Account Responsibilities

By accessing the Platform, you confirm that:

- You are of legal age and have the capacity to enter into binding agreements under applicable law
- The information provided during registration is accurate, complete, current
- You are solely responsible for maintaining the confidentiality of your account credentials
- You shall not permit unauthorized individuals to access your account
- You shall notify Catalystia immediately at [support@catalystia.org](mailto:support@catalystia.org) in the event of unauthorized access or account compromise

Users are fully accountable for all activities conducted through their account.

### 4. Counselor Conduct and Professional Responsibilities

Counselors and mentors operating through the Platform are required to:

- Provide accurate, ethical, evidence-based guidance in a responsible manner
- Adhere to confidentiality obligations and uphold the privacy rights of Users



- Accurately represent their credentials, qualifications, experience
- Refrain from providing advice or services requiring regulatory or legal licensure unless duly authorized

**Strict Liability:**

Catalystia does not assume liability or responsibility for any advice, recommendation, or services provided by Counselors. Counselors remain independently responsible for the legality, accuracy, impact of their conduct and content.

Counselors shall indemnify and hold harmless Catalystia, its affiliates, officers, personnel against any claims, liabilities, losses, or legal proceedings arising out of or in connection with their use of the Platform.

**5. User Conduct and Communication**

Users of the Platform are expected to adhere to the following standards:

- Maintain professional, respectful, courteous communication
- Refrain from discriminatory, offensive, defamatory, or harassing behavior
- Avoid uploading or sharing content that is illegal, infringing, misleading, or harmful
- Not engage in impersonation, fraud, or misuse of Platform functionality

Catalystia may monitor user activity for compliance, safety, service quality. Certain interactions may be recorded with prior notice and, where applicable, user consent.

**6. Prohibited Activities**

Users are expressly prohibited from engaging in activities that:

- Violate applicable laws, this Policy, or Catalystia's Terms of Use
- Involve deception, abuse, or fraudulent use of the Platform
- Transmit or deploy malware, viruses, or conduct unauthorized penetration testing
- Attempt to access restricted systems, accounts, or data without authorization
- Circumvent security protocols or abuse platform tools for unintended purposes
- Promote or distribute content that is violent, unlawful, or extremist in nature

Violations may result in immediate suspension or termination of access to the Services. Catalystia reserves the right to report unlawful activity to competent legal authorities and to cooperate with investigations as required by law.

**7. User-Generated Content and Intellectual Property**

By submitting any content to the Platform, you confirm that:

- You own, or otherwise possess the legal rights and permissions required to submit such content
- You grant Catalystia a non-exclusive, royalty-free, worldwide, perpetual license to use, reproduce, adapt, publish, display such content for purposes including, but not limited to, educational delivery, platform operations, promotional activities
- You retain ownership of your original intellectual property unless otherwise agreed upon in writing

Catalystia reserves the right to remove any content that, in its sole discretion, violates applicable laws, regulations, or these Terms.

## 8. Compliance and Enforcement

You agree to access and use the Platform strictly in accordance with all applicable local, national, international laws and regulatory frameworks.

Catalystia reserves the right to:

- Investigate suspected violations of these Terms or related policies
- Suspend or terminate user access with or without notice, where justified
- Disclose relevant user data or activity logs to regulatory or law enforcement authorities where required to comply with applicable laws

Users remain solely responsible for their conduct and any consequences arising from their actions. Catalystia disclaims liability for content generated or published by users or third parties.

## 9. Termination

Catalystia may suspend or permanently revoke access to the Platform and Services, with or without prior notice, under circumstances including but not limited to:

- Breach of these Terms or Catalystia's applicable policies
- Engagement in unlawful, fraudulent, or harmful activity
- Operational, security, or system integrity considerations

Upon termination:

- User access to the Platform will be deactivated
- Data may be retained in accordance with applicable laws or Catalystia's data retention policies
- Licenses granted to Catalystia under these Terms shall survive termination

## 10. Disclaimers and Limitation of Liability

Catalystia provides the Services on an "as is" and "as available" basis. To the maximum extent permitted by applicable law:

- Catalystia makes no express or implied warranties regarding the accuracy, completeness, timeliness, merchantability, or fitness for a particular purpose of the Services
- Catalystia disclaims all liability for indirect, incidental, consequential, or punitive damages arising from your use of, or inability to use, the Services

## 11. Force Majeure

Catalystia shall not be liable for any failure or delay in the performance of its obligations due to events beyond its reasonable control, including but not limited to:

- Natural disasters
- War, terrorism, or civil disturbances
- Failures of internet infrastructure or telecommunications networks

- Actions or restrictions imposed by governmental authorities
- Public health emergencies, pandemics, or similar disruptions

## 12. Modifications to these Terms

Catalystia reserves the right to amend these Terms at any time. In the event of material modifications, Catalystia will:

- Update the “**Last Updated**” date indicated at the beginning of this Policy
- Notify users via email, in-platform alerts, or banners displayed on Catalystia’s official website
- Request affirmative consent where required under applicable data protection or consumer laws

Continued use of the Platform after such modifications become effective shall constitute deemed acceptance of the revised Terms. Users are encouraged to review these Terms periodically.

## 13. Governing Law and Dispute Resolution

These Terms shall be governed by the laws of the jurisdiction in which Catalystia is legally incorporated or maintains its principal place of business, excluding any conflict of law provisions.

Disputes arising under these Terms shall be addressed through the following mechanism:

- Initial resolution through good-faith negotiation between the parties
- Failing resolution, disputes may be referred to binding arbitration or, where legally permissible, a court of competent jurisdiction

These provisions are subject to any overriding rights under applicable consumer protection laws.

## 14. Contact Us

For legal notices or inquiries relating to this Policy or its enforcement:

- **Email:** [support@catalystia.org](mailto:support@catalystia.org)

## CATALYSTIA VIRTUAL MEETING SAFEGUARDING POLICY

**Effective Date:** 23 May, 2025

Catalystia (“**Catalystia**,” “**we**,” “**us**,” or “**our**”) is committed to ensuring the security, confidentiality, integrity of all virtual interactions conducted through its platforms. This Policy outlines the safeguarding measures, conduct standards, data protection controls applicable to virtual engagements including, but not limited to, training sessions, webinars, counseling meetings, parental consultations, internal team discussions.

This Policy is designed to ensure alignment with applicable data protection frameworks, including but not limited to the General Data Protection Regulation (**GDPR**), the Digital Personal Data Protection Act (**DPDPA**), the California Consumer Privacy Act (**CCPA**), may be amended in line with evolving legal and operational requirements.

### 1. Purpose and Scope

This Policy applies to all virtual meetings hosted or facilitated by Catalystia across any approved platform. The scope includes:

- Protection of session confidentiality and participant data
- Implementation of appropriate technical and procedural safeguards
- Conduct expectations for all meeting participants

Catalystia reserves the right to enhance or revise these provisions in response to regulatory developments or emerging best practices in virtual engagement security.

### 2. Authorized Virtual Meeting Platforms

Virtual sessions shall be conducted exclusively on secure, vetted platforms that meet established international data protection and cybersecurity standards. These include, but are not limited to:

- Zoom
- Google Meet
- Microsoft Teams

Platform selection is based on the availability of features such as end-to-end encryption, access controls, session authentication, audit capabilities. Catalystia periodically evaluates approved platforms and may update the list based on compliance, risk, performance criteria.

### 3. Meeting Access Controls

Catalystia enforces access control mechanisms to preserve the exclusivity and security of virtual sessions.

#### 3.1 Authentication and Identification

- Access to meetings is restricted to verified individuals through password protection or secure authentication protocols
- Access credentials shall be distributed solely to authorized participants and must not be shared, reused, or forwarded

#### 3.2 Host Access Management

Meeting hosts maintain administrative control and are responsible for:

- Admitting only verified attendees from virtual waiting rooms
- Removing unverified or disruptive individuals immediately
- Locking sessions post-entry where applicable to prevent unauthorized access

#### **4. Meeting Recording and Transcription**

Catalystia may record or transcribe sessions strictly for internal purposes such as training, quality assurance, regulatory compliance.

##### **4.1 Consent and Notification**

- Participants will receive prior notice of any intended recording or transcription
- Recording will proceed only upon receipt of explicit participant consent
- Individuals not consenting may opt to exit the session
- Only designated meeting hosts are authorized to initiate recordings

##### **4.2 Secure Storage and Access**

- All recordings and transcripts are encrypted and stored in secure, access-controlled environments
- Access is restricted to authorized personnel or expressly permitted individuals
- Data handling practices are aligned with Catalystia's Data Retention Policy and applicable legal requirements

#### **5. Participant Conduct and Responsibilities**

All participants are required to comply with Catalystia's Code of Conduct and uphold professional, respectful, lawful behavior during all virtual sessions.

##### **5.1 Code of Conduct Expectations**

Participants must:

- Communicate in a respectful and professional manner
- Refrain from discriminatory, harassing, or otherwise offensive behavior
- Maintain the confidentiality of session content and participant contributions
- Not record, disseminate, or repurpose any session content without explicit authorization

Violations may result in immediate removal from the session and may be subject to disciplinary action, including suspension or termination of platform access.

##### **5.2 Participant Privacy Obligations**

Each participant bears responsibility for safeguarding the privacy and confidentiality of shared information. Unauthorized disclosure, whether intentional or negligent, of sensitive or personal data is strictly prohibited and may result in sanctions, civil liability, or regulatory reporting, as applicable.

#### **6. Data Security and Privacy Measures**

Catalystia is committed to ensuring the confidentiality, integrity, availability of all data exchanged during virtual engagements, including live sessions, webinars, training events, counseling interactions. Robust technical safeguards are implemented to secure Personal Information and session data in compliance with applicable data protection laws.

## 6.1 Encryption Protocols

All virtual communications are secured through:

- End-to-end encryption of video and audio streams
- Use of secure protocols such as Transport Layer Security (TLS) for data transmission and retrieval
- Encryption of meeting-related content, including chat messages, transcriptions, shared files

These measures are designed to prevent unauthorized access and uphold session confidentiality.

## 6.2 Data Retention Alignment

Data generated during virtual sessions is retained in accordance with Catalystia's Data Retention Policy and relevant regulatory requirements (e.g., GDPR, CCPA).

- Meeting recordings and associated metadata are retained solely for the duration necessary to fulfil educational or operational purposes
- Upon request and subject to applicable laws, such data may be securely deleted or anonymized
- Users may contact [support@catalystia.org](mailto:support@catalystia.org) with queries relating to data retention or deletion

## 7. Secure Meeting Configuration Practices

Catalystia applies standardized configurations across all hosted virtual sessions to ensure secure operation:

- **Waiting Rooms:** Participants are individually admitted by the session host
- **Meeting Passcodes:** Unique session-specific passcodes are issued to authorized attendees only
- **Screen Sharing Controls:** Defaulted to host-only; participant access is granted upon explicit approval
- **Authenticated Access:** Enabled where feasible to restrict entry to verified users
- **Participant Entry Mute:** Default setting to maintain session order and minimize disruptions
- **File Transfer:** Disabled by default; enabled only when operationally necessary
- **Unique Meeting IDs:** All sessions use system-generated, non-repeating meeting IDs; personal meeting IDs are restricted

## 8. Active In-Meeting Security Management

Designated hosts and co-hosts are responsible for real-time enforcement of session security, including:

- Locking sessions after commencement to prevent unauthorized access
- Managing participant audio and video to ensure orderly engagement
- Moderating in-session communication tools, including chat, to prevent misuse
- Removing disruptive or unauthorized individuals immediately
- Adjusting screen sharing permissions based on session context and participant roles

## 9. Access and Sharing of Recorded Meetings

Catalystia enforces strict controls on the access and sharing of recorded sessions:

- Access is restricted to authorized users and/or individuals granted explicit approval
- All recordings are secured with password protection and may require authenticated login credentials
- Unauthorized downloading, redistribution, or external publication of recordings is strictly prohibited

Violations of this policy may result in disciplinary action, account suspension or termination, , where applicable, legal escalation.

## 10. Prohibited Activities and Security Enforcement

Catalystia adopts a zero-tolerance approach to misuse of its virtual meeting environments. The following conduct is expressly prohibited:

- Unauthorized access, identity impersonation, or account compromise
- Distribution or display of explicit, illegal, misleading, or abusive content
- Promotion of extremist views, hate speech, or criminal behavior
- Sharing of copyrighted, confidential, or proprietary content without authorization

Violations may result in immediate removal from the session, suspension of platform access, account deactivation, reporting to legal or regulatory authorities.

## 11. Monitoring and Compliance

Catalystia reserves the right to monitor and, where applicable, record virtual sessions for the purposes of training, quality assurance, compliance.

- Participants will be notified in advance of any recording
- Recordings are stored securely and are accessible only to authorized personnel
- Retention and access to such data is governed by Catalystia's Data Retention Policy

Catalystia may engage external guests or speakers for sessions. While all guests are vetted, Catalystia does not assume responsibility for personal views expressed. Users are advised to exercise independent judgment and verify information before acting on any advice received.

All reported violations will be investigated and addressed in accordance with Catalystia's disciplinary and compliance protocols.

## 12. Amendments and Policy Review

Catalystia may revise this Policy at its discretion to reflect legal, operational, or technological updates.

- Material changes will be communicated through Catalystia's official communication channels, including website announcements and direct email notifications
- Users are responsible for reviewing and adhering to the most current version of this Policy

## 13. Contact Us

For questions, concerns, or complaints regarding this Policy, you may contact:

- **Email:** [support@catalystia.org](mailto:support@catalystia.org)





## CATALYSTIA PAYMENT POLICY

**Effective Date:** 23 May 2025

This Payment Policy (“**Policy**”) governs all financial transactions related to Catalystia’s digital services. By accessing or purchasing Catalystia offerings, you agree to be bound by this Policy, which forms an integral part of the Terms of Use and applies to all users globally.

### 1. Introduction

#### 1.1 Subscription Model

Catalystia operates on a subscription-access framework. Services include digital tools for learning, counseling, mentorship, career enablement. Subscriptions are generally structured as one-time payments, granting access for a predefined period as specified at the time of purchase.

#### 1.2 Agreement and Acceptance

Completion of payment constitutes acceptance of this Policy. Upon issuance of login credentials or platform access, the service is deemed delivered in accordance with applicable digital commerce regulations.

### 2. Global Operations

#### 2.1 Geographic Applicability

Catalystia operates in multiple jurisdictions including India, the United States, the UAE, Africa. This Policy is designed to align with financial regulations and consumer protection requirements applicable in each region.

#### 2.2 Currency and Fees

All prices are displayed in USD unless stated otherwise. Users paying in other currencies are responsible for exchange rate conversions, applicable bank fees, third-party processing charges. Catalystia disclaims liability for currency fluctuations or charges imposed by external financial entities.

### 3. Payment Terms

#### 3.1 Subscription Activation

Access is granted upon successful payment and remains valid for the defined service term. Recurring charges do not apply unless explicitly indicated. Subscriptions are non-transferable.

#### 3.2 Accepted Payment Methods

Catalystia accepts major credit and debit cards, as well as authorized third-party gateways including Stripe and Razorpay. Bank transfers may be accepted upon prior written approval. Payment processing is secured using encryption protocols. Full card details are not retained by Catalystia.

#### 3.3 Confirmation and Receipt

Upon payment, users will receive an email confirming the transaction, access duration and invoice. This email serves as proof of purchase and must be retained for future correspondence.

## 4. Refund Policy

### 4.1 Non-Refundable Nature

All purchases are **non-refundable** once access is granted. Any login, content view, or feature usage constitutes full consumption of the service.

### 4.2 Limited Exceptions

Refunds may be considered only under limited circumstances, such as when technical issues originating from Catalystia's systems prevent access to subscribed services, or if service access is not granted within five business days of confirmed payment. Requests must be submitted to [support@catalystia.org](mailto:support@catalystia.org) within 48 hours and include proof of payment and relevant documentation.

### 4.3 Deductions and Charges

Approved refunds may be subject to deductions for non-recoverable costs including transaction fees, currency conversion charges, administrative handling.

### 4.4 Post-Access Ineligibility

Refunds are not permitted after a user has logged in, accessed content, downloaded resources, or joined live sessions, regardless of level of use.

### 4.5 Force Majeure Events

Catalystia may, at its discretion, offer credits or partial refunds in events of force majeure such as natural disasters, public emergencies, or regulatory interventions. Such remedies are not guaranteed and are reviewed on a case-by-case basis.

## 5. Transaction Failures

### 5.1 External Failures

Catalystia shall not be held liable for payment failures resulting from third-party systems including banks, gateways, or infrastructure outages. Users must resolve such issues directly with their financial institution.

### 5.2 Support and Escalation

Catalystia may assist by providing transactional details such as timestamps and transaction IDs. However, Catalystia does not mediate disputes with external payment processors.

## 6. Chargebacks and Unauthorized Reversals

### 6.1 Consequences

Initiating a chargeback without prior engagement with Catalystia support constitutes a violation of this Policy. Catalystia reserves the right to suspend accounts, revoke certifications, pursue legal or financial remedies.

### 6.2 Dispute Resolution Protocol

Users must contact [support@catalystia.org](mailto:support@catalystia.org) prior to initiating a financial dispute. Catalystia will make reasonable efforts to resolve the issue within 5–7 business days.

## 7. Payment Disputes

### 7.1 Temporary Suspension

Accounts involved in active payment disputes may be suspended to preserve platform integrity and prevent unauthorized access during investigation.

## **7.2 Resolution Timelines**

Typical resolution occurs within 7–14 business days. Users must provide complete documentation, including payment receipts and correspondence. Delays may occur in cases involving third-party payment providers.

## **8. Policy Revisions**

### **8.1 Amendments**

Catalystia may revise this Policy in response to legal, operational, or business changes. The “Effective Date” reflects the most recent version.

### **8.2 Continued Use**

Continued access to Catalystia services following an update constitutes acceptance of the revised Policy. Users are responsible for reviewing this Policy periodically.

## **9. Contact Us**

For billing inquiries, refund requests, or payment disputes, contact:

- **Email:** [support@catalystia.org](mailto:support@catalystia.org)

## CATALYSTIA PAYMENT & REFUND FAQs

### 1. How can I request a refund?

To request a refund, submit an email to [support@catalystia.org](mailto:support@catalystia.org) with the following details:

- Payment confirmation or invoice
- Transaction ID or reference number
- Brief explanation of the reason for the request

Refund requests are typically acknowledged within 5–7 business days.

### 2. How long does it take to receive a refund?

Upon approval, refunds are generally processed within 14 business days. Processing times may vary based on banking systems or third-party gateway timelines, which are beyond Catalystia's control.

### 3. What deductions may apply to refunds?

Approved refunds may be subject to deductions for:

- Payment gateway or bank transaction fees
- Administrative or handling charges
- Currency conversion or international processing fees
- Convenience fees applied at the time of original payment

### 4. When is a payment refundable or non-refundable?

Refund eligibility is determined as follows:

- **Partially eligible:** If requested before service delivery but after preparatory actions
- **Not eligible:** After login, access, or participation in live sessions, downloads, or usage of any digital service

### 5. What if technical issues prevent access to services?

If Catalystia is unable to provide service access due to a verified technical failure, resolution is not achieved within a reasonable timeframe, a refund or credit may be offered, subject to internal review.

### 6. What documents are required for a refund request?

Include the following in your email:

- Payment confirmation or invoice
- Transaction reference or ID
- Brief summary of the issue experienced

### 7. Can I report issues after the refund window has passed?

Yes. Users are encouraged to report any service-related issue regardless of refund eligibility. Catalystia may offer alternative remedies such as credits, deferrals, or adjustments at its discretion.

### 8. What are payment processing fees?

These are charges levied by banks or third-party gateways. Such fees are non-refundable, Catalystia does not retain or control them.

### 9. What happens if I initiate a payment dispute or chargeback?

In such cases:

- Your account may be suspended pending investigation

- Resolution timelines may range from 30 to 60 business days
- Users are strongly advised to contact Catalystia support prior to initiating a formal dispute

Initiating a chargeback without engaging Catalystia may be treated as a breach of the Payment Policy.

**10. What if I cannot verify my payment?**

Failure to provide valid payment verification may delay or invalidate refund eligibility. Users are advised to retain confirmation emails, receipts, banking records for future reference.

**11. Are there penalties for late or incomplete payments?**

Delayed or partial payments may result in:

- Temporary suspension of access
- Administrative processing fees
- Service delivery delays

Timely payment is essential to ensure uninterrupted service access.

**12. How can I cancel my participation in a service?**

To request cancellation, contact [support@catalystia.org](mailto:support@catalystia.org). While cancellation does not imply refund eligibility, Catalystia will review each case and may offer:

- Account credit
- Service deferral
- Session rescheduling

**13. How are foreign currency payments handled?**

Payments made in non-USD currencies are subject to:

- Exchange rates applied by the user's financial institution
- Applicable international transaction or conversion fees

Catalystia does not assume responsibility for rate discrepancies or third-party currency fees.