

Privacy Policy

Effective Date: March 25, 2026

Duggal Enterprises/Richard Duggal (“Company,” “we,” “our,” or “us”) respects your privacy and is committed to protecting your personal information.

This Privacy Policy explains how we collect, use, store, disclose, and protect information when you interact with:

- richardduggal.com
- richardduggalcoaching.com
- duggalcoaching.com
- related services, programs, communications, products, webinars, consultations, and digital platforms.

By using our websites or services, you agree to the practices described in this Privacy Policy.

1. Information We Collect

We may collect both personal and non-personal information.

Personal Information

Personal information may include:

- name
- email address
- phone number
- mailing address
- billing information
- appointment details
- communication preferences
- social media details
- IP address
- location data
- device information
- information voluntarily submitted through forms, bookings, purchases, applications, surveys, or communications.

Non-Personal Information

We may also collect non-identifiable information including:

- browser type
 - operating system
 - device type
 - website usage data
 - referral pages
 - analytics information
 - cookie data
 - general geographic location
 - aggregated demographic information.
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2. How We Collect Information

We collect information when you:

- visit our websites;
- fill out forms;
- subscribe to emails or SMS updates;
- register for webinars or programs;
- purchase products or services;
- book consultations or appointments;
- communicate with us;
- interact with advertisements;
- use social media integrations;
- or engage with our content.

Some information may also be collected automatically through cookies, analytics tools, pixels, and similar technologies.

3. How We Use Information

We may use your information to:

- provide services and customer support;
- process transactions;
- deliver coaching, training, or digital products;
- schedule appointments;

- improve website functionality and user experience;
 - send important service-related communications;
 - send newsletters, educational content, marketing communications, promotions, and updates;
 - conduct analytics and research;
 - improve advertising and marketing performance;
 - comply with legal obligations;
 - protect against fraud, misuse, or security risks.
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4. Email, SMS & Communications Consent

By voluntarily providing your contact information, you consent to receive communications from Duggal Enterprises/Richard Duggal, including:

- emails;
- phone calls;
- SMS/text messages;
- WhatsApp communications;
- appointment reminders;
- customer service messages;
- educational content;
- and marketing communications.

Message frequency may vary.

Message and data rates may apply.

Consent is not a condition of purchase.

You may opt out at any time by:

- clicking unsubscribe links in emails;
 - replying STOP to SMS messages;
 - or contacting us directly.
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5. Mobile Information Privacy

We respect your privacy.

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes.

Text messaging originator opt-in data and consent will not be shared with any third parties except:

- telecommunications providers;
 - messaging vendors;
 - CRM providers;
 - or service providers required to deliver communications.
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6. Cookies & Tracking Technologies

Our websites may use:

- cookies;
- pixels;
- analytics tools;
- web beacons;
- session tracking;
- and related technologies.

These technologies help us:

- improve website performance;
- remember preferences;
- understand user behaviour;
- personalise experiences;
- measure advertising effectiveness;
- and improve our services.

You can usually control cookie settings through your browser.

Disabling cookies may affect certain website functionality.

7. Third-Party Services

We may use trusted third-party providers including:

- payment processors;
- webinar platforms;
- email marketing systems;
- CRM systems;

- analytics providers;
- hosting providers;
- telecommunications providers;
- and social media platforms.

These providers may process information on our behalf solely to provide services.

We are not responsible for the privacy practices of third-party websites or services.

8. Data Security

We use commercially reasonable safeguards designed to protect your personal information against:

- unauthorised access;
- misuse;
- disclosure;
- alteration;
- or destruction.

However, no online system or transmission method can be guaranteed to be completely secure.

9. Data Retention

We retain personal information only as long as reasonably necessary for:

- business operations;
 - legal compliance;
 - dispute resolution;
 - security purposes;
 - and enforcement of agreements.
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10. Your Rights

Depending on your location and applicable laws, you may have the right to:

- access your personal information;
- correct inaccurate information;
- request deletion of information;
- withdraw consent;

- object to certain processing activities;
- or request information regarding how your data is used.

Requests may be submitted to:

rd@richardduggal.com

11. GDPR & International Users

Where applicable, we strive to comply with:

- the General Data Protection Regulation (GDPR);
- Canadian privacy legislation;
- and applicable US privacy and telecommunications regulations.

Users located outside Canada understand that information may be processed and stored in jurisdictions where we or our service providers operate.

12. Children's Privacy

Our websites and services are intended for individuals aged 18 or older.

We do not knowingly collect personal information from children under 18.

If we become aware that information from a child has been collected, we will take reasonable steps to delete it.

13. Legal Disclosure

We may disclose information where reasonably necessary to:

- comply with legal obligations;
 - respond to lawful requests;
 - enforce agreements or policies;
 - protect our rights or safety;
 - investigate fraud or misuse;
 - or comply with regulatory requirements.
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14. Business Transfers

If Duggal Enterprises/Richard Duggal is involved in a merger, acquisition, restructuring, or sale of assets, personal information may be transferred as part of that transaction.

15. Changes to This Policy

We may update this Privacy Policy periodically.

Updated versions will be posted on this page with a revised effective date.

Continued use of our websites or services after updates constitutes acceptance of the revised policy.

16. Contact Information

Duggal Enterprises/Richard Duggal
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Canada

Email: rd@richardduggal.com