

PRIVACY POLICY

Effective 22-09-2026

This policy explains what personal data Skill to Scale, operated by Nazem Tayara, collects when you buy a Hard Markets product, download a free resource or join the Skill to Scale newsletter, and how it is used.

1. WHAT WE COLLECT

- **When you buy:** your name, email address, country and purchase details. Card and payment details are handled by Whop and its payment partners; we never see or store your full card number.
- **When you download a free resource:** your email address and your answers to the questions on the form (what you sell and your role).
- **When you email us:** the content of your message.

2. WHY WE USE IT

- To deliver the product or resource you asked for and send your receipt.
- To send you the short email series and the newsletter you signed up for. Every email has a one-click unsubscribe link.
- To answer your questions and give support.
- To understand, in aggregate, who our readers are, so we can improve the material.

3. WHO PROCESSES IT

We use trusted services to run the business: Whop (checkout and delivery), beehiiv (email), Airtable and n8n (records and automation), and Google Workspace (email inbox). They process data on our behalf. We do not sell or rent your personal data to anyone.

4. HOW LONG WE KEEP IT

Purchase records are kept as long as required for tax and accounting. Email list data is kept until you unsubscribe or ask us to delete it.

5. YOUR RIGHTS

You can ask to see, correct or delete your personal data, or object to how it is used, by emailing us. Unsubscribing from emails takes one click at the bottom of any email.

6. CHANGES

We may update this policy and will show the effective date at the top.

Questions about this document: nazem@hardmarkets.net