

American Saddlebred Horse and Breeders Association, Inc.

PRIVACY POLICY

Effective Date: August 17th, 2026

The American Saddlebred Horse and Breeders Association, Inc. ("ASHBA," "we," "our," or "us") respects the privacy of its members, exhibitors, horse owners, breeders, trainers, riders, donors, sponsors, volunteers, customers, website visitors, and other individuals who interact with ASHBA.

This Privacy Policy explains how ASHBA collects, uses, discloses, retains, and protects information obtained through ASHBA's website, online registry, member services, programs, events, competitions, publications, communications, and other services.

This Privacy Policy applies to ASHBA's website and to ASHBA's services, programs, memberships, registrations, events, competitions, communications, publications, and other offerings collectively referred to in this Privacy Policy as the "Services."

By visiting ASHBA's website, using ASHBA's Services, or otherwise interacting with ASHBA, you acknowledge the practices described in this Privacy Policy.

For purposes of this Privacy Policy, "Personal Data" means information that, alone or in combination with other information, identifies or can reasonably be associated with an individual. Personal Data may include information provided directly by an individual, information generated through use of ASHBA's Services, and information collected automatically through online technologies.

1. Information We Collect

ASHBA may collect Personal Data and other information reasonably necessary to provide, administer, improve, and protect its Services; maintain registry, membership, competition, and historical records; process transactions and applications; communicate with its constituents; advance its mission; and otherwise conduct its operations.

For purposes of this Privacy Policy, "collection" refers to gathering information for processing or use and does not necessarily mean that information will be retained indefinitely.

The categories of information collected depend upon the individual's relationship and interactions with ASHBA. The following list is not intended to suggest that ASHBA collects every category of information from every individual.

Identifiers and Contact Information

ASHBA may collect names, mailing addresses, email addresses, telephone numbers, mobile numbers, and similar contact information.

Birthdate and Age Information

ASHBA may collect birthdate or age information where reasonably necessary for youth communications, youth committees or councils, competition divisions, age eligibility, scholarships, grants, awards, memberships, programs, events, or other Services.

Membership Information

ASHBA may collect membership identification numbers, membership types, status and history, renewals, dues, eligibility information, lifetime membership information, and other records associated with membership.

Governance Information

ASHBA may maintain information concerning voting eligibility, service on boards, committees or councils, leadership positions, and official governance activities.

ASHBA may use third-party platforms to administer membership elections. Where such platforms are used, ASHBA may receive aggregate or final election results without receiving individual members' ballot selections. Certain official board, committee, or consent-action votes may be recorded as part of ASHBA's governance records.

Account and Authentication Information

ASHBA may collect or maintain user IDs, login credentials, password-related information, account status, authentication information, and other information reasonably necessary to administer or secure accounts.

Communication and Publication Preferences

ASHBA may maintain preferences regarding communications, publications, newsletters, marketing, and other outreach.

Individuals may voluntarily provide information about affiliations or communities for the purpose of receiving communications specifically intended for those groups. For example, an individual may elect to identify a Plain community affiliation for purposes of receiving paper communications or specialized newsletters.

Horse, Registry, Pedigree, and Breeding Information

ASHBA may collect and maintain information relating to:

- horse registrations and identification;
- ownership and transfers;
- pedigrees and breeding;
- DNA and genetic testing;
- markings and identification characteristics;
- microchips and similar identification information;
- competition and eligibility records;
- veterinary or supporting documentation when required;
- deceased horse information; and
- other official or historical breed records.

Competition, Event, and Participation Information

ASHBA may collect entries, registrations, participation records, ticketing information, convention or banquet information, educational program information, hospitality and fan-activity information, and other information associated with shows, competitions, events, and programs.

Where reasonably necessary for a particular activity, ASHBA also may collect limited travel or lodging information.

Stable, Farm, Trainer, Instructor, and Business Information

ASHBA may collect information relating to stables, farms, trainers, instructors, businesses, and similar entities or individuals for Stable Search, directories, referrals, educational initiatives, programs, promotions, or similar Services.

Professional and Organizational Information

ASHBA may collect company or organization names, employers, job titles, professional roles, business contact information, industry affiliations, and information regarding relationships with sponsors, partners, affiliates, vendors, and other professional contacts.

Donor, Fundraising, and Sponsorship Information

ASHBA may maintain information concerning donations, pledges, sponsorships, sponsorship levels, donor or sponsor affiliations, recognition preferences, fundraising communications, campaigns, fulfillment, and stewardship activities.

Payment and Transaction Information

ASHBA uses third-party payment processors for direct online payment-card transactions. ASHBA does not retain full payment-card information from those direct online transactions.

In limited circumstances, an individual may provide payment-card information to ASHBA through paper forms, fax, email, or another communication method. Authorized personnel may manually enter that information into ASHBA's payment system associated with its third-party processor.

ASHBA does not request or require card security codes through these manual payment methods. ASHBA's database retains limited transaction information, such as the last four digits of a card number and related transaction details, rather than the full payment-card number.

Paper or electronic materials containing full payment-card information are redacted, deleted, or securely disposed of following processing in accordance with ASHBA's internal procedures.

Tax and Payee Information

ASHBA may collect W-9 forms, taxpayer identification information, 1099 information, and other tax or payment documentation from vendors, contractors, award recipients, speakers, judges, service providers, scholarship recipients where applicable, and other persons or entities receiving payments from ASHBA.

Banking and Payment Instructions

ASHBA may collect banking, routing, ACH, direct-deposit, or similar payment instructions from vendors, contractors, employees, award recipients, service providers, payees, or payers when reasonably necessary to process payments or transactions.

Applications, Nominations, and Supporting Materials

ASHBA may collect information submitted in connection with scholarships, grants, awards, nominations, committees, councils, programs, applications, references, recommendations, and supporting documentation.

Volunteer and Program Qualification Information

ASHBA may collect information needed to confirm training, certification, eligibility, or compliance requirements for certain volunteers, participants, or programs.

For example, ASHBA may verify whether an individual has current SafeSport training or other required qualifications. ASHBA does not administer the SafeSport program merely by verifying an individual's compliance status.

Emergency Contact Information

ASHBA may collect emergency contact information where reasonably appropriate for programs, events, activities, staff, volunteers, travel, or other operational purposes.

Dietary, Accessibility, and Accommodation Information

ASHBA may collect dietary restrictions, food-allergy information, mobility needs, communication needs, or other accessibility or accommodation information when reasonably necessary to support an individual's participation in an ASHBA event, program, or Service.

Certain information in this category may be treated as sensitive Personal Data under applicable law.

Photographs, Videos, and Media

ASHBA may collect photographs, videos, recordings, and other media submitted by individuals, photographers, event organizers, partners, or other sources, as well as media created by or on behalf of ASHBA at shows, events, programs, or other activities.

Content, Publications, and Intellectual Property

ASHBA may collect articles, advertisements, Journal submissions, photographs, artwork, logos, written materials, permissions, licenses, and other content submitted for publication, promotional, educational, historical, or other purposes.

Social Media and Digital Engagement Information

ASHBA may receive social media handles, comments, direct messages, tags, mentions, submitted content, and other information resulting from interactions with ASHBA through social media or digital platforms.

Website, Registry, and Account Activity

ASHBA and its service providers may collect information relating to website and account activity, including searches, horse or stable searches, pages viewed, features used, saved or submitted information, interactions with myASHBA, and similar activity.

Communications and Service Records

ASHBA may maintain emails, text messages, telephone or voicemail communications, customer-service notes, messaging-platform communications, correspondence, and other records associated with an individual's interactions with ASHBA.

Disciplinary, Eligibility, Compliance, and Dispute Information

ASHBA may collect and maintain information relating to complaints, reports, protests, eligibility, rule enforcement, disciplinary proceedings, investigations, hearings, appeals, disputes, and governance matters.

Signed Documents and Forms

ASHBA may collect signatures and signed membership forms, registrations, transfers, affidavits, agreements, releases, waivers, sponsorship agreements, consents, and similar documents.

Contracts and Business Relationships

ASHBA may maintain sponsorship agreements, vendor contracts, affiliate and partnership agreements, licensing agreements, service agreements, memoranda of understanding, and related information.

Purchase, Order, and Subscription Information

ASHBA may maintain information concerning purchases, publications, subscriptions, merchandise, fulfillment, shipping, order history, and related customer-service activity.

Insurance and Risk-Management Information

ASHBA may collect certificates of insurance, policy or coverage information, and similar documentation from shows, vendors, stables, contractors, event participants, or others where reasonably necessary for risk-management or contractual purposes.

Location and Technical Information

ASHBA may collect mailing addresses and approximate location information derived from an IP address or device, such as country or region, for security, access management, fraud prevention, analytics, and similar purposes.

ASHBA does not intentionally collect precise GPS location information through its general website Services unless separately disclosed.

Sources of Information

Directly from you, including through applications, forms, accounts, transactions, registrations, entries, communications, donations, purchases, and other interactions.

From other individuals or organizations, including parents or legal guardians, trainers, instructors, coaches, nominators, references, photographers, event organizers, sponsors, partners, affiliates, stable representatives, emergency contacts, and industry organizations.

Automatically, through cookies, pixels, analytics tools, logs, and similar technologies that may collect IP addresses, browser and device information, operating system, referring sites, pages viewed, searches, access dates and times, clickstream information, and website interactions.

From service providers and other third parties, including cloud, technology, communications, database, analytics, payment, event, marketing, security, and other service providers.

2. Public Registry and Official Records

Certain information collected or maintained by ASHBA is intended to form part of an official registry, historical record, directory, competition record, publication, or other public-facing resource.

Information that may be publicly displayed or otherwise made available may include:

- horse registration, identification, pedigree, breeding, ownership, and transfer information;
- competition entries, participation, results, records, and awards;
- historical registry and competition information;
- stable, farm, trainer, instructor, business, or directory information submitted for public listing;
- member names and membership information designated by ASHBA for public use;
- awards, honors, and recognitions;
- photographs, videos, publications, and promotional materials; and
- public governance information, including leadership rosters, board, committee and council membership, election results, leadership positions, official actions, minutes, and other governance information ASHBA elects or is required to make public.

By providing information intended for ASHBA's public registry, directories, official records, publications, or similar resources, individuals acknowledge that ASHBA may display, publish, reproduce, distribute, aggregate, compile, or otherwise use that information in any format or medium, whether now known or later developed, for registry, historical, educational, promotional, operational, statistical, industry, and mission-related activities.

ASHBA also may use aggregated or compiled registry and other information for research, operational analysis, statistics, historical analysis, educational activities, industry initiatives, and other mission-related purposes.

Where ASHBA provides privacy or directory preferences, individuals may be able to restrict public display of certain personal contact information such as a mailing address, email address, or telephone number. Such a restriction does not require ASHBA to delete the information from its internal records or prevent ASHBA from using or disclosing it as otherwise permitted by this Privacy Policy or applicable law.

Information not ordinarily treated as public governance information includes individual membership ballot selections, confidential board or committee deliberations, executive-session materials, privileged communications, confidential personnel matters, confidential disciplinary materials, and other information ASHBA is required or elects to maintain confidential.

3. How We Use Personal Data

ASHBA may use Personal Data for purposes including:

- administering memberships, accounts, renewals, dues, and member benefits;
- maintaining horse registrations, pedigrees, breeding records, ownership and transfer records, identification records, and other registry Services;
- administering shows, competitions, events, programs, awards, grants, scholarships, and educational activities;
- communicating with members, owners, exhibitors, breeders, trainers, riders, donors, sponsors, volunteers, customers, and other constituents;
- tailoring communications and outreach based on membership status, youth status, participation, geography, expressed preferences, and prior interactions;
- fundraising, donor cultivation and stewardship, pledge administration, sponsorships, campaigns, and recognition;
- administering sponsorships, affiliate relationships, member benefits, strategic partnerships, educational initiatives, and industry collaborations;
- operating Stable Search, directories, referral resources, and related Services;
- producing the Journal, publications, websites, social media, advertisements, photographs, videos, educational materials, promotional content, historical materials, and other communications concerning ASHBA and the American Saddlebred;
- conducting research, analytics, reporting, program evaluation, statistical analysis, and trend analysis, including through aggregated or deidentified information where appropriate;
- processing purchases, payments, donations, registrations, and other transactions;
- providing customer, member, registry, and constituent service;
- conducting accounting, reconciliation, auditing, recordkeeping, contract administration, vendor administration, governance, workflow management, and other internal operations;
- protecting ASHBA's accounts, systems, networks, data, users, and operations;
- detecting, investigating, and preventing fraud, unauthorized access, misuse, or security incidents;
- administering eligibility requirements, rules, disciplinary matters, complaints, protests, disputes, investigations, hearings, and appeals;
- satisfying legal, contractual, regulatory, accounting, tax, audit, and reporting obligations; and
- carrying out other legitimate purposes consistent with this Privacy Policy, ASHBA's mission, and applicable law.

ASHBA does not process Personal Data to make solely automated decisions that produce legal or similarly significant effects on individuals.

Submitted Content and Media

Individuals or organizations that submit photographs, videos, articles, artwork, logos, advertisements, written content, or other materials to ASHBA are responsible for obtaining any rights, permissions, licenses, consents, or authorizations reasonably necessary to submit the materials and permit ASHBA to use them for the purposes for which they were provided.

Nothing in this section limits ASHBA's rights regarding official registry, public, archival, or historical records as described elsewhere in this Privacy Policy.

4. How We Share Personal Data

ASHBA may disclose Personal Data as reasonably necessary for its Services, operations, programs, and mission.

Mobile Information and SMS Consent

ASHBA does not share or sell consumer personal information, including mobile telephone numbers, with third parties or affiliates for their own marketing, promotional, or lead-generation purposes. Text messaging originator opt-in data and consent will not be shared with third parties or affiliates for those purposes.

Service Providers and Vendors

ASHBA may provide Personal Data to third-party service providers and vendors that perform services on ASHBA's behalf, including payment processing, cloud services, database hosting, website hosting and management, email and communications, event services, fundraising, marketing, advertising, analytics, information technology, cybersecurity, fulfillment, shipping, and other operational services.

ASHBA may require service providers to use Personal Data only as reasonably necessary to provide the applicable services or for other purposes permitted by applicable law and may impose appropriate confidentiality, security, or data-handling requirements.

Sponsors, Affiliates, Partners, and Member Benefits

ASHBA may communicate with individuals about sponsors, affiliates, strategic partners, member benefits, educational opportunities, programs, events, or similar offerings.

ASHBA generally conducts those communications through ASHBA's own channels rather than providing member or constituent contact lists to third parties for independent outreach.

When an individual elects to participate in, enroll in, request, or receive a particular partner program, benefit, service, event, or opportunity, ASHBA may provide the partner with Personal Data reasonably necessary to administer, establish, fulfill, support, or communicate with the individual concerning that particular offering.

Professional Advisors and Authorities

ASHBA may disclose Personal Data to attorneys, accountants, auditors, insurers, consultants, law enforcement, courts, governmental agencies, regulators, or other parties where reasonably necessary to obtain professional services, comply with legal processes or obligations, protect legal rights, or address security or safety concerns.

At Your Direction

ASHBA may disclose information at an individual's direction, authorization, or request.

Organizational Transactions

ASHBA may disclose Personal Data in connection with a merger, consolidation, reorganization, transfer of assets, transfer of programs or Services, or similar organizational transaction, subject to applicable law.

Aggregated or Deidentified Information

ASHBA may disclose aggregated, compiled, or deidentified information for research, historical, statistical, educational, programmatic, promotional, industry, or other mission-related purposes.

Sale of Personal Data

ASHBA does not sell Personal Data for monetary or other valuable consideration.

Certain privacy laws may separately characterize some advertising-related disclosures or processing as "targeted advertising," "sharing," or a similar activity. Where applicable law provides an opt-out right for such activity, ASHBA provides the mechanisms described below.

5. Cookies, Tracking Technologies, Analytics, and Targeted Advertising

ASHBA and its service providers may use cookies, pixels, tags, web beacons, analytics tools, logs, and similar technologies in connection with ASHBA's websites and online Services.

These technologies may be used to:

- operate websites and online Services;
- authenticate users and maintain security;
- remember settings and preferences;
- understand website traffic and usage;
- analyze interactions with ASHBA content;
- evaluate communications and campaigns;
- improve Services and user experience;
- develop audiences;
- personalize content; and
- support targeted or remarketing advertising.

Strictly Necessary Technologies

Certain cookies or similar technologies are necessary for website functionality, security, authentication, account access, or other essential Services and may remain active regardless of an individual's cookie preferences.

Analytics, Advertising, and Other Non-Essential Technologies

ASHBA may use third-party analytics, advertising, and marketing technologies that collect information about website activity, devices, browsers, pages viewed, referring sites, and interactions with ASHBA content.

Non-essential analytics and advertising technologies are subject to the cookie choices available through ASHBA's website where required.

Cookie Preferences

ASHBA's website may provide a cookie banner or preference center through which users may accept cookies, reject non-essential cookies, or manage cookie categories and preferences.

Changes to cookie preferences generally apply prospectively and may not delete information lawfully collected before the preference was changed.

Users also may manage cookies through their browser or device settings. Restricting non-essential cookies generally should not prevent access to ASHBA's core Services but may limit personalization, analytics, or advertising functionality.

Universal Opt-Out Signals

Where required by applicable law, ASHBA's website is designed to recognize supported universal opt-out signals, including Global Privacy Control, for applicable targeted-advertising or similar processing.

Universal opt-out signals generally apply to the browser or device from which the signal is transmitted.

Third-Party Technologies

The particular analytics, advertising, marketing, and technology providers used by ASHBA may change over time without requiring an amendment to this Privacy Policy, provided that the general nature and purposes of the processing remain materially consistent with this Privacy Policy.

6. Marketing, Email, Telephone, and Text Communications

ASHBA may communicate with individuals by email, telephone, text message, mobile messaging, postal mail, or other appropriate means.

Transactional and Informational Communications

When an individual provides a mobile telephone number in connection with a membership, registration, transaction, account, event, program, request, or other interaction with ASHBA, ASHBA may send reasonably related transactional or informational text messages as permitted by law.

These communications may include appointment confirmations, paperwork reminders, event information, account information, membership information, program updates, transaction information, or similar nonmarketing communications.

Marketing and Promotional Text Messages

ASHBA uses an opt-in standard for marketing or promotional text messages.

Consent may be obtained through membership or renewal forms, event registrations, website forms, paper forms, account setup, preference centers, or other methods permitted by law.

Marketing or promotional text messages may be sent individually or through a group or list-based communication platform.

Consent to receive marketing or promotional text messages is not required as a condition of purchasing, membership, registration, donation, participation, or use of ASHBA's Services.

Message and data rates may apply. Message frequency may vary.

Email and Postal Marketing

ASHBA may send marketing, promotional, fundraising, sponsorship, affiliate, member-benefit, event, ticketing, or similar communications by email or postal mail based on an existing relationship or as otherwise permitted by law.

ASHBA uses an opt-out standard for these communications unless applicable law requires otherwise.

Telephone Communications

ASHBA personnel may make ordinary one-to-one telephone calls for registry, customer service, member service, paperwork, events, programs, fundraising, sponsorship, or other legitimate purposes.

ASHBA does not currently use automated telephone calls for marketing purposes.

Opting Out

Individuals may unsubscribe from marketing email by using the unsubscribe instructions contained in the communication.

Individuals may opt out of marketing or promotional text messages by replying STOP, CANCEL, UNSUBSCRIBE, or a similar instruction indicating a desire to stop receiving messages. Where supported by the applicable messaging platform, additional assistance may be available by replying HELP.

Individuals also may communicate marketing preferences to ASHBA at info@saddlebred.com.

Opting out of marketing does not prevent ASHBA from sending transactional, informational, safety, registry, account, legal, or other nonmarketing communications reasonably necessary to administer an individual's relationship with ASHBA or provide requested Services.

Individuals subscribed to multiple lists, email addresses, or mobile numbers may need to submit separate opt-out requests.

ASHBA may retain records of consents, opt-ins, opt-outs, unsubscribes, and communication preferences as reasonably necessary to administer those preferences and demonstrate compliance.

7. Children's Privacy and Youth Programs

ASHBA is committed to protecting children's privacy and complying with the Children's Online Privacy Protection Act ("COPPA") and other applicable laws concerning children's Personal Data.

ASHBA does not knowingly collect Personal Data directly online from a child under 13 without appropriate consent from a parent or legal guardian where such consent is required.

With appropriate parental or guardian consent, ASHBA may collect Personal Data from or about children for purposes including:

- youth memberships;
- horse registrations;
- competition participation and age divisions;
- programs and events;
- youth committees or councils;
- scholarships, grants, and awards;
- newsletters and communications;
- age and eligibility verification;
- transactions;
- official records;
- safety; and
- administration of youth-related Services.

Information about a minor may be provided to ASHBA by a parent or legal guardian, trainer, instructor, coach, or other authorized adult. Submission of information by another adult does not replace parental or guardian consent where such consent is required by COPPA or other applicable law.

ASHBA may communicate directly with minors in an age-appropriate manner when permitted by applicable law and any required consent.

ASHBA encourages minors and adults acting on their behalf to avoid publicly posting full personal contact information in public-facing profiles, submissions, content, or activities.

Parents and legal guardians may have rights to review, correct, revoke consent for, or request deletion of Personal Data collected from their child, subject to applicable law and ASHBA's registry, official-record, historical, financial, legal, and other legitimate retention obligations.

ASHBA may take reasonable steps to verify the identity and authority of a parent or legal guardian making such a request.

Information collected solely for purposes of obtaining or verifying parental consent generally will not be maintained in retrievable form if consent is not obtained within a reasonable period, except where otherwise permitted or required by law.

If ASHBA learns that it has directly collected Personal Data from a child in violation of an applicable consent requirement, ASHBA will take reasonable steps to address or delete the information, subject to applicable legal and recordkeeping obligations.

8. U.S. State Privacy Rights

Privacy laws in certain U.S. states may provide residents with specific rights regarding their Personal Data. These rights apply only to the extent the applicable law applies to ASHBA and grants the particular individual the right being asserted.

Depending on applicable law, rights may include:

- confirming whether ASHBA processes Personal Data;
- accessing Personal Data;
- correcting inaccurate Personal Data;
- requesting deletion of Personal Data;
- obtaining certain Personal Data in a portable format;
- obtaining information concerning categories or specific third parties to whom Personal Data has been disclosed, where required;
- opting out of targeted advertising or similar processing;
- providing or withdrawing consent for processing certain sensitive Personal Data, where required;
- appealing certain privacy-request decisions, where provided by law; and
- exercising privacy rights without unlawful discrimination.

Targeted Advertising Choices

Where applicable law provides a right to opt out of targeted advertising, individuals may exercise that right through ASHBA's website cookie preference tools and supported universal opt-out mechanisms, including Global Privacy Control.

Individuals may contact ASHBA for assistance with privacy requests, but an email request cannot itself alter settings associated with a particular browser or device.

Sale and Automated Decision-Making

ASHBA does not sell Personal Data for monetary or other valuable consideration.

ASHBA does not currently process Personal Data to make solely automated decisions producing legal or similarly significant effects.

Accordingly, opt-out rights specifically relating to those activities may not apply to ASHBA's current practices.

Submitting a Privacy Request

Requests may be submitted using the contact information provided at the end of this Privacy Policy.

ASHBA may request information reasonably necessary to understand the request, locate the relevant information, verify the identity of the requester, and verify the authority of an authorized agent where applicable.

If ASHBA cannot reasonably verify identity or authority, it may deny or limit a request to the extent permitted by law.

ASHBA will respond within the period required by applicable law and may use any extensions permitted by law.

Where permitted by law, ASHBA may charge a reasonable fee or decline to act on requests that are manifestly unfounded, excessive, repetitive, abusive, or otherwise subject to a statutory exception.

Retention and Other Limitations

Privacy rights are subject to applicable legal exceptions.

ASHBA may retain information where reasonably necessary or permitted for registry, historical, financial, accounting, tax, audit, insurance, contractual, security, dispute-resolution, disciplinary, governance, operational, legal, or other legitimate purposes.

Certain registry, pedigree, ownership, transfer, competition, disciplinary, governance, membership, and historical records may be maintained indefinitely, subject to applicable law.

Appeals

Where applicable law provides a right to appeal ASHBA's response to a privacy request, instructions for submitting an appeal will be provided with ASHBA's response or otherwise made available as required by law.

ASHBA may maintain records relating to privacy requests and its responses for compliance, security, auditing, legal, and administrative purposes.

9. International Privacy Rights and Cross-Border Data Transfers

ASHBA is based in the United States, and its primary systems and records are generally hosted or administered in the United States.

ASHBA nevertheless has members, users, horse owners, donors, participants, partners, and other constituents located outside the United States who may access ASHBA's website or use its Services.

If an individual accesses ASHBA's website or Services from outside the United States, Personal Data may be transferred to, stored in, accessed from, or processed in the United States or other jurisdictions in which ASHBA or its service providers operate.

The privacy and data-protection laws of those jurisdictions may differ from those of the individual's country of residence.

Where required by applicable law, ASHBA will take reasonable steps to use appropriate contractual, technical, organizational, or other safeguards in connection with international transfers of Personal Data.

Lawful Bases for Processing

Where applicable law requires a lawful basis for processing Personal Data, the applicable basis may vary depending on the information, purpose, and circumstances.

ASHBA may rely on one or more lawful bases permitted by applicable law, including:

- performance of a contract or provision of a requested Service;
- compliance with a legal or regulatory obligation;
- consent, where required or appropriate;
- protection of vital interests where applicable; and
- ASHBA's legitimate interests in administering and protecting its registry, memberships, programs, events, communications, fundraising, sponsorships, affiliate relationships, historical records, systems, operations, and other mission-related activities, except where those interests are overridden by rights or interests afforded greater protection under applicable law.

Where ASHBA relies upon consent and applicable law permits withdrawal, an individual may withdraw that consent. Withdrawal does not affect the lawfulness of processing occurring before withdrawal.

International Privacy Rights

Individuals outside the United States may have rights under applicable privacy and data-protection laws, including, where applicable, the European Union General Data Protection Regulation, United Kingdom data-protection laws, the Swiss Federal Act on Data Protection, or other laws.

To the extent an applicable law applies to ASHBA and grants the individual the relevant right, those rights may include:

- access to Personal Data;
- correction of inaccurate or incomplete Personal Data;
- erasure of certain Personal Data;
- restriction of certain processing;
- data portability;
- objection to certain processing;
- withdrawal of consent;
- objection to direct marketing; and
- rights relating to certain automated decision-making or profiling.

Where applicable law provides a right to object to direct marketing, individuals may exercise that right through the unsubscribe and opt-out methods described in this Privacy Policy or by contacting ASHBA.

Exercising International Rights

International privacy requests may be submitted using the contact information at the end of this Privacy Policy.

ASHBA may request information reasonably necessary to understand the request, verify identity, and verify the authority of a person acting on another individual's behalf where permitted.

ASHBA will respond to verified requests within the period required by applicable law and may use extensions permitted by law.

If ASHBA cannot reasonably verify identity or authority, it may deny or limit a request to the extent permitted by law.

Retention and Limitations

International privacy rights remain subject to exceptions and limitations provided by applicable law.

ASHBA may retain or continue processing information where reasonably necessary or permitted to:

- preserve the integrity and continuity of official registry, pedigree, breeding, ownership, transfer, competition, membership, eligibility, disciplinary, governance, or historical records;
- complete or document transactions;
- maintain financial, tax, accounting, audit, insurance, or payment records;
- administer contracts, memberships, registrations, programs, benefits, or Services;
- detect or respond to fraud, security incidents, misuse, or unlawful activity;
- resolve disputes or enforce ASHBA rules, policies, agreements, eligibility requirements, or procedures;
- establish, exercise, or defend legal claims;
- comply with laws, regulations, court orders, subpoenas, audits, reporting obligations, or other legal requirements;
- protect ASHBA's rights, property, safety, systems, integrity, or operations; or

- fulfill another purpose for which retention is permitted or required by applicable law.

Certain official registry and historical records may be retained indefinitely, subject to applicable law.

Complaints

Where provided by applicable law, an individual may have the right to lodge a complaint with the data-protection, privacy, or supervisory authority having jurisdiction over the individual or applicable processing.

ASHBA encourages individuals to contact ASHBA first so that it has an opportunity to review and address the concern directly.

ASHBA has not designated a formal Data Protection Officer. Privacy matters are coordinated through ASHBA's Privacy Contact identified below.

10. Data Security and Retention

Data Security

ASHBA uses administrative, technical, and physical safeguards designed to protect Personal Data against unauthorized access, use, disclosure, alteration, loss, or destruction.

These safeguards may include encryption, access controls, security monitoring, and other measures appropriate to the nature of the information and systems involved.

ASHBA seeks to limit access to Personal Data to authorized employees, contractors, service providers, and other personnel who reasonably require access to perform their duties or provide services to ASHBA.

ASHBA may require individuals and organizations with access to Personal Data to comply with appropriate confidentiality, security, and data-handling requirements.

No security system, method of transmission, or method of electronic storage is completely secure. ASHBA cannot guarantee the absolute security of information transmitted to, through, or stored by ASHBA.

Individuals should use appropriate care when transmitting information electronically.

To the fullest extent permitted by applicable law, ASHBA is not responsible for unauthorized access, disclosure, alteration, loss, destruction, or compromise of information resulting from circumstances beyond ASHBA's reasonable control, including cyberattacks, malicious software, third-party service-provider failures, telecommunications or cloud-service outages, natural disasters, or acts or omissions of users or other third parties.

Users are responsible for maintaining the confidentiality and security of their account credentials and for promptly notifying ASHBA if they believe their account or credentials have been accessed or used without authorization.

ASHBA may restrict, suspend, or terminate access to an account, system, or Service when ASHBA reasonably believes such action is necessary to address unauthorized access, fraud, misuse, a security threat, or other activity that could compromise ASHBA's systems, data, users, or operations.

Security Incidents

ASHBA may investigate actual or suspected security incidents and may take reasonable steps to contain, remediate, document, and respond to them.

Where required by applicable law, ASHBA will provide notices regarding a data-security incident to affected individuals, governmental or regulatory authorities, law enforcement, or other persons or entities entitled to receive notice.

Data Retention

ASHBA retains Personal Data for as long as reasonably necessary for the purposes for which it was collected or processed and for legitimate operational, contractual, legal, financial, regulatory, registry, historical, archival, security, dispute-resolution, and recordkeeping purposes.

The appropriate retention period may depend upon the nature and sensitivity of the information, the purposes for which it was collected, operational requirements, contractual obligations, statutes of limitation, financial or audit requirements, disputes or investigations, registry requirements, and applicable law.

ASHBA may maintain more specific retention periods through internal records-retention policies and procedures.

Permanent and Historical Records

Because of ASHBA's role in maintaining the official records and history of the American Saddlebred, certain information may have continuing registry, evidentiary, historical, governance, or archival value.

Certain registry, pedigree, breeding, ownership, transfer, competition, eligibility, disciplinary, governance, membership, award, and historical records therefore may be retained indefinitely as part of ASHBA's official records, archives, publications, or databases, subject to applicable law.

Closing an account, allowing a membership to expire, terminating participation in a program, or otherwise ending a relationship with ASHBA does not automatically require deletion of associated records.

Deletion and Disposal

When Personal Data is no longer reasonably necessary and no continuing retention basis applies, ASHBA may delete, destroy, anonymize, or deidentify the information in accordance with its internal procedures.

Deletion may not result in the immediate or complete removal of information from all ASHBA systems or records.

Information may remain in backup systems, archives, historical publications, public registry records, accounting or transaction records, or materials previously disclosed or distributed to third parties where removal is not reasonably practicable, where the information forms part of an official or historical record, or where continued retention is otherwise permitted or required.

Information maintained in backup or disaster-recovery systems may remain until those systems are overwritten or otherwise disposed of through ASHBA's ordinary system-management practices.

11. Third-Party Websites and Services

ASHBA's websites, communications, and Services may contain links to third-party websites, platforms, products, or services.

ASHBA is not responsible for the privacy practices, content, security, or operations of third-party websites or services, including where ASHBA links to, promotes, recommends, integrates with, sponsors, partners with, or otherwise has a relationship with the applicable third party.

Individuals should review the privacy policies and terms of any third-party website or service they choose to visit or use.

12. Changes to This Privacy Policy

ASHBA may modify, amend, or update this Privacy Policy from time to time.

Changes will be posted on ASHBA's website and will become effective upon posting unless otherwise stated.

The Effective Date at the top of this Privacy Policy indicates when the most recent version became effective.

Continued use of ASHBA's website or Services following the posting of changes constitutes acknowledgment of the revised Privacy Policy.

13. Contact Information

Questions about this Privacy Policy, requests relating to Personal Data, or privacy-related concerns may be directed to:

American Saddlebred Horse and Breeders Association, Inc.

Attn: Operations Administrator, Privacy Contact

4083 Wing Commander Way, Suite 50

Lexington, Kentucky 40511

Email: info@saddlebred.com

The Operations Administrator coordinates privacy matters internally and may work with ASHBA's technology, registry, financial, legal, or other personnel as reasonably necessary to evaluate and respond to a request.