

Mezu (NA), Inc. dba Alviere U.S. Privacy Policy (“Policy”)

Along with our affiliates and subsidiaries, we take your privacy seriously. This Policy describes the types of personal information we collect from you, how we use your information, how we share your information, and the choices you have regarding our use of your information. In this Policy, we also describe measures we take to protect the security of your information and how you can contact us about our privacy practices.

If you are the holder of an account, debit card account or prepaid card account (together, “Account”) offered by Mezu (NA) Inc. dba Alviere (“Alviere”, “Company,” “we” or “us”) as a licensed money transmitter or as agent and service provider of a U.S. federally or state chartered financial institution (the “Bank”) via a non-affiliated third party brand name (“Brand Assignor”), this Policy applies to you. The principal privacy policy, however, may belong to the issuing Bank of your Account where your funds are held. If the privacy policy of the Bank applies, it has been provided to you or you may access it [here](#). This privacy notice is distributed annually to each Account holder customer as required by applicable law; they are also available online. Alviere is not responsible for the privacy policy of the Bank or the Brand Assignor so you should review those policies carefully.

When visiting or using our website (“Website”) or using the Brand Assignor’s mobile application or website application (the “App”) to access your Account or use the services of your Account, communicating with us electronically, including through social media or through ad content, this Policy applies to you and explains how information that directly identifies you or contains personal identifiers including, but not limited to, name, social security number, date of birth, postal and email address, and phone number (“Personal Information”) is collected, stored, used, shared and disclosed by Alviere in connection with the financial services provided to you (the “Services”) through the App. The Policy also may describe some of our practices regarding information we collect or obtain that does not directly identify you or your identity. By downloading, using, or accessing our Website or the App, you indicate that you have read, understood and agree to our collection, storage, use, sharing and disclosure of your Personal Information as described in this Policy and our other Terms and Conditions. When it comes to how your Personal Information is collected, stored, used, shared, and disclosed you have certain rights and choices. If you do not agree with our Policy, you should notify us and discontinue your use of our Website and the App.

Please note that if you apply for or use our Services or those services of the Bank, the Gramm-Leach-Bliley Act and similar state financial privacy laws govern your financial privacy rights.

If you are a California resident, you may have privacy rights in addition to the general privacy rights contained in this Policy. Please scroll down or follow [here](#) for more information on California resident-specific privacy rights, our California Privacy Statement for California consumers.

1. Information We Collect, and How We Collect It

You may choose to limit the Personal Information you provide when you use our Services. However, please understand that in order to provide you with the best possible Service experience and in order to comply with certain legal requirements that apply to us, we must directly collect

certain information, including, but not limited to Personal Information, when you use our Website or the App, typically in connection with a potential application submission for Services and when you complete and submit online forms or fields available on our Website or the App. When you visit our Website or use the App, we may also collect anonymous information that does not directly identify you. This collection includes information that you provide in connection with the App or our Website, information we may receive about you from third party data suppliers, and information that is collected automatically through the use of cookies and other digital tracking technologies. Such information described herein may be collected by Alviere from third parties or through Software Development Kits (SDK's) owned by Alviere that are installed in the Apps of the Brand Assignors.

The categories of information we collect can include:

A. Information That You Provide Directly

Registration Information. We collect Personal Information that you provide when you register for an Account through the App or at any other point during your relationship with us, to verify and protect your identity and to verify your Financial Information (as defined below) and the privacy of your financial transactions. This information may include your full name, email, mobile phone number, date of birth, physical address, social security number and a government issued photo ID (“Registration Information”). We will not sell, share or trade any of your Registration Information or any other Personal Information or Financial Information collected by us, for any purpose whatsoever, except as required by applicable law or as required for the normal operation of the App or our Website and to manage and mitigate risk to protect you and us. Alviere may, however, share your Registration Information or Financial Information it collects with the Bank and Brand Assignors except as prohibited by applicable law. When you are no longer our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit or opt-out of our sharing. See Notice of Opt-in/Opt-out Rights section below.

B. Financial Information.

In order to provide you the Services, we collect information about your external financial accounts that you choose to enable with the App, which may include debit card accounts or bank accounts (“External Financial Accounts”). This information may include, but not be limited to, financial institution names, account names, non-account number account identifiers, account balance, transactional information and debit or credit card information. Information about your External Financial Accounts, as described above, and information about your Account and Account transactions make up your Financial Information (“Financial Information”). We may share your Financial Information with third parties except as prohibited under applicable law, including the Bank and Brand Assignors. However, with regard of our sharing of Financial Information with Brand Assignors, you can contact us at any time to limit or opt-out of our sharing. See Notice of Opt-in/Opt-out Rights section below.

C. Information That You Permit Us To Collect

Location Information. In order to enable and provide the basic services of the App or Website, we may need to obtain your location through GPS, WiFi, or wireless network triangulation. We

maintain location information as long as reasonably necessary to enable the basic service of the App and to protect you and us from any risk. We will delete this data in accordance with applicable law. Please see “Data Retention” below to learn more.

We will not sell, trade, share nor provide access to any of your Location Information, for any purpose whatsoever, except as required by applicable law or to manage and mitigate risk to protect you and us.

If you would like to opt-out of the collection of your location data, you can do so by adjusting your settings through your device to limit the App’s access to your location data, however, this may affect your use of certain features and limit the functionality available through the App. Please see “Control Over Your Personal Information” below to learn more.

D. Information from Third Party Partners (Other Service Providers)

We also collect and receive information about you from third parties directly related to the Services, such as companies providing identity verification, fraud prevention and similar services, and combine that with information we collect through the App. This information may include information from Brand Assignors or from financial institutions to verify your External Financial Account, to verify availability of funds in your External Financial Account, or information related to your Account or the financial transaction you request or initiate in connection with the App. We may also collect information about you from public records or that is otherwise publicly available. The data we receive from these third-party partner services is dependent upon that third party’s policies and your privacy settings for those third-party partner services.

We use Plaid Technologies (“Plaid”) to gather certain information from financial institutions for identity verification purposes, as well as to manage and mitigate risk to protect you and us and to comply with legal requirements that apply to your use of the App. By using our Service, you grant us and Plaid the right, power, and authority to act on your behalf to collect and verify your Personal Information and Financial Information from the relevant financial institution. You agree to your Personal Information and Financial Information being transferred, stored, and processed by Plaid in accordance with its Privacy Policy located [here](#).

E. Information That Is Automatically Collected (Cookies and Other Tracking Technologies)

Like most websites and online services, we automatically collect certain types of usage information when you visit our Website, use the App, read our emails, or otherwise engage with us. We typically collect this information through a variety of tracking technologies, including cookies, web beacons, Flash cookies (locally stored objects), embedded scripts, location-identifying technologies, and similar technology (collectively, “Tracking Technologies”). Information that is automatically collected through Tracking Technologies as covered in this section does not directly identify you. These Tracking Technologies only collect anonymized information about how you use the App or Website (e.g., the pages you view, the links you click, and other actions you take on the App), information about your browser and online usage patterns (e.g., IP address, browser type, browser language, referring / exit pages and URLs, pages viewed, whether you opened an email or clicked links), and information about the device(s) you use to access the App or Website (e.g., mobile device identifier, mobile carrier, device type, model and manufacturer, mobile device operating system brand and model, and depending on your mobile

device settings, your geographical location data (which could include GPS coordinates (e.g. latitude and/or longitude) or similar information regarding the location of your mobile device), or we may be able to approximate a device's location by analyzing other information, like an IP address. We may also collect analytics data, or use third party analytics tools, to help us measure traffic and usage trends for the App. Although we do our best to honor the privacy preferences of our visitors, we are not able to respond to Do Not Track signals from your browser at this time.

We use or may use the data collected through Tracking Technologies to: (a) recognize and/or contact you across multiple devices; (b) provide and monitor the effectiveness of our Website; (c) monitor aggregate metrics such as total number of visitors, traffic, usage, and demographic patterns on our Website; (d) diagnose or fix technology problems; (e) manage and mitigate risk to protect you and us; (f) ensure your security and privacy when visiting our Website or the App; (g) evaluate our Website and App's advertising and promotional effectiveness; and, (h) otherwise to plan for and enhance our Website. We may use both our own and our third-party partner's cookies to support all of the above Tracking Technology activities.

If you would prefer not to accept cookies when visiting our Website, most browsers will allow you to: (i) change your browser settings to notify you when you receive a cookie, which lets you choose whether or not to accept it; (ii) disable existing cookies; or (iii) set your browser to automatically reject cookies. Please note that doing so may negatively impact your experience using the Website. Depending on your mobile device and operating system, you may not be able to delete or block all cookies. You may also set your email options to prevent the automatic downloading of images that may contain technologies that would allow us to know whether you have accessed the email we sent to you and performed certain functions with it. Deleting cookies does not delete Local Storage Objects (LSOs). If you choose to delete LSOs from our sites, then you may not be able to access and use all or part of the sites or benefit from the information and services offered. While you may disable the usage of cookies through your browser settings, we do not change our practices in response to a Do Not Track signal in the HTTP header from your browser or the App. We track your activities if you click on advertisements for Alviere services on third party platforms such as search engines and social networks and may use analytics to track what you do in response to those advertisements. We may also use web beacons and tracking URLs in our messages to you to determine whether you have opened a certain message or accessed a certain link.

We and our third-party partners may use cookies and tracking technologies for advertising purposes. For more information about tracking technologies, please see "Third Party Tracking and Online Advertising" below.

2. How We Use Your Personal Information.

We collect, use, process, combine, retain and store personal information that we collect or receive for a variety of purposes, including the following:

- To verify your identity and age and to guard against potential fraud;
- To provide you with the features and functionalities of the App or Website;
- To process and respond to your transaction requests or inquiries initiated through the App or Website;
- To provide customer service and to send regular communications regarding your Account;
- To market additional products and services to you;

- To enforce agreements with you;
- To comply with a court order, legal process, or applicable law, including retaining Personal Information or responding to governmental or regulatory requests; and,
- For any other lawful purpose, or any other purpose for which you provide your consent.

We also may use information that does not directly identify you, or aggregate information, for the purposes noted in this Policy.

3. Sharing of Personal Information.

We may also share Personal Information with third party partners for everyday business purposes, including:

- Third-party vendors and other service providers, including the Brand Assignor, that perform services on our behalf, as needed to carry out their work for us, which may include fraud detection, identity verification, identifying and serving targeted advertisements, payment processing, and providing analytics services. For example, we may provide your Personal Information to financial institutions to process fund transfers and store funds that are associated with your Account, provide the App features and functionality, and review potentially suspicious or fraudulent activity on the App;
- The Bank in order to comply with Bank requirements and Applicable Law.
- Government officials, including law enforcement, when we are subject to subpoena, court order or similar legal procedure or we need to do so to comply with applicable law.
- The Brand Assignor to perform services on our behalf and/or for marketing and advertising

We will limit sharing of your information in accordance with the choices you have provided us in response to this Policy. However, with regard to the sharing of Personal Information with Brand Assignors, you can contact us at any time to limit or opt-out of our sharing. See Notice of Opt-in/Opt-out Rights section below.

4. Control Over Your Personal Information

Modifying or deleting your information. If you have registered for an Account, we may provide you with the ability to access, review and change certain information by logging into the App, visiting your Account, and using the features and functionalities available there. You are responsible for keeping your contact information and External Financial Account information up to date. Modifications to your information may require further validation before being accepted.

If you would like to request access to, stop or opt-out of the sale of, or request correction or deletion of Personal Information, you may send your request to us at privacy.us@alviere.com. We may not be able to modify or delete your information in all circumstances. If you have any questions about reviewing, modifying, or deleting your information, or if you want to remove your name or comments from publicly displayed content, you can contact us directly at privacy.us@alviere.com. We will try to respond to your request within 30 days but response time may vary depending on the laws and regulations applicable to your request, and we may be entitled to extend this period in certain circumstances. We will comply with your request to the extent required by applicable law.

5. Social Media Marketing and Third Party Tracking

We do not share, nor do we permit third party online advertising networks, social media companies and other third-party services that we partner with, to collect information about your use of our Website or the App.

We may share information collected through Tracking Technologies. However, this information is shared only for purposes of our own analytics and related marketing initiatives, and is not to be used by third parties in furtherance of any separate marketing. As noted above, depending on your browser or mobile device, you may be able to manage your settings to delete or notify you of cookies and other tracking technology.

6. How We Store and Protect Your Information

Data storage and transfer. Your information collected through our Website or the App may be stored and processed in the United States or any other country in which Alviere or our service providers maintain facilities.

Keeping your information safe. We are committed to protecting your Personal Information in a secure and private manner and against accidental, unlawful or unauthorized destruction, loss, alteration, access, disclosure or use. We will employ physical, administrative, and technological safeguards designed to preserve the integrity and security of all information collected through our App and our Website. SSL encryption also is used on our Website and the App when you are asked to enter confidential information as part of your registration. You can tell you have entered a secure, encrypted session by looking for an unbroken key, a locked padlock, or similar icon on your browser screen. In addition, you are in an encrypted session when your session changes from “http” to “https.”

In the event that any information entrusted to us is compromised as a result of a breach of security, we will take reasonable steps to investigate the incident and, where appropriate, notify those individuals whose information may have been compromised and take other steps, in accordance with applicable law.

7. Data Retention

We intend to only keep personal and transactional information for as long as we deem it necessary for our own business purposes, or as otherwise required to operate the App or Website, comply with your requests, or to otherwise comply with applicable law.

8. Information from Children

The App does not allow users under the age of 18 without the verifiable consent from their parents. As such, our Website and the App is not directed to children under the age of 18, and we do not knowingly collect Personal Information from children under the age of 18 without appropriate parent consent. In the event that we learn that we have inadvertently collected Personal Information from a child under age 18 without parent consent, we will delete that information as quickly as possible.

In accordance with the Children’s Online Privacy Protection Act (“**COPPA**”), we do not knowingly collect, store or process the information of a child under the age of 13. If you believe

that we might have any information from a child under the age of 13, please contact us immediately at privacy.us@alviere.com.

We are not responsible for the data collection and use practices of non-affiliated third parties to which our Website or the App may link.

9. Third Party Websites

The App or our Website may contain links to and from third party websites of our business partners, advertisers, and social media sites. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for their policies. We cannot guarantee how these third parties use cookies or whether they place cookies on your computer that may identify you personally. We strongly recommend that you read their privacy policies and terms and conditions of use to understand how they collect, use, store and share information before you provide them with any personal information. We are not responsible for the privacy practices or the content on the websites of third parties.

10. Transfer or Sale Event

We reserve the right to transfer any personal information we have about you in the event we sell or transfer all or a portion of our business or assets (including in the event of a merger, acquisition, joint venture, reorganization, divestiture, dissolution or liquidation).

11. Updates to This Policy

We may modify or update this Policy from time to time as we deem necessary in our sole discretion. If there are material changes to this Privacy Policy, we will provide notice where, and in the manner required by applicable law, including but not limited to, through our Website and the App by changing the effective date at the bottom of this Policy notice. Your continued use of our Website and the Services after an updated Policy is posted constitutes your consent to be bound by any such changes. We will, however, seek your consent for future modifications to the extent we are required by applicable law. If you object to any changes, you may request to close your Account.

12. Contacting Us/ Limiting Our Sharing

If you have questions about this Policy or our privacy practices or to opt-in or opt-out of information sharing, please contact us at privacy.us@alviere.com. You may also be able to change your privacy preferences in the settings section/tab of the App, if such functionality is available. Limiting our sharing of your information may require the closure of your Account and will be limited to our ability of doing so in accordance with Applicable Law. **Note: Disclosures not subject to an opt-out choice include: disclosures necessary to effect, administer or enforce a transaction you request; disclosures to our authorized service providers; disclosures permitted or required by law or disclosures to prevent fraud or other illegal activities.**

Inquiries and Feedback. If you contact us, we will collect the information that you provide us, such as your contact information and the contents of your communication with us

NOTICE OF OPT-IN/OPT-OUT RIGHTS

If you prefer that we expand or limit sharing with affiliates or nonaffiliated third parties as described herein, you may opt-in (for California, North Dakota, and Vermont consumers only, see below) or opt-out of that information sharing by any of the following methods:

- Email privacy.us@alviere.com
- Mail to: Attn: Alviere Privacy Dept.
PMB 816, 14422 Shoreside Way, Suite. 110
Winter Garden, FL 34787

You may also be able to change your privacy preferences in the settings section/tab of the App, if such functionality is available.

13. Texas Complaint Notice: T.A.C Title 7, Part 2, §33.51

If you have a complaint, first contact the consumer assistance division of Mezu (NA), Inc. dba Alviere at (Need to include Alviere consumer assistance telephone number here), if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), www.dob.texas.gov.

14. FOR CALIFORNIA, NORTH DAKOTA AND VERMONT CONSUMERS: In accordance with California, North Dakota and Vermont law, we will not share information we collect about you with companies outside of Alviere except as required or permitted by law. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information or financial information to nonaffiliated third parties to market to you, other than as permitted by California, North Dakota, and Vermont law, which may entail obtaining your consent prior to disclosing such information. We will disclose financial information about consumers with a California, North Dakota, or Vermont mailing address only with your written authorization (“consent”), unless otherwise permitted or required by law. Written authorizations from North Dakota and Vermont consumers may be delivered to us at the email or mailing address above and must contain your name, address, signature and your consent. You may revoke your consent at any time by writing or emailing us at the same addresses above. You may also be able to change your privacy preferences in the settings section/tab of the App, if such functionality is available. California consumers should contact us at the mailing address below for instructions on how to deliver their consent.

15. Your California Privacy Rights

The California Consumer Protection Act (CCPA) gives California residents rights to receive certain disclosures regarding the collection, use, and sharing of Personal Information, as well as the right to control this information. While we do not share your information with third parties for their own direct marketing purposes, if you are a California resident, the CCPA permits you to request information regarding the disclosure of Personal Information to third parties for their direct marketing purposes during the immediately preceding calendar year. You may make two requests each year by contacting us at:

- Email privacy.us@alviere.com

- Mail to: Attn: Alviere Privacy Dept.
PMB 816, 14422 Shoreside Way, Suite. 110
Winter Garden, FL 34787

16. NOTICE AT COLLECTION: California Privacy Statement for California Consumers

This California Privacy Statement (“Privacy Statement”) supplements the Policy and applies only to consumers residing in California.

The CCPA excludes Personal Information already covered by financial services privacy laws such as the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (CFIPA). As a result, the disclosures and rights granted by the CCPA do not apply to Personal Information related to a financial account. If you are a customer or holder of an Account, please consult the Policy portions above for information about our practices and your privacy rights.

This Statement uses certain terms that have the meaning given to them in the California Consumer Privacy Act of 2018 and its implementing regulations (the “CCPA”). Under the CCPA, California consumers may be entitled to notices and disclosures regarding the collection and use of their Personal Information under the CCPA. This disclosure and the information below are intended to provide the Notice at Collection required under the CCPA.

A. Collection of Personal Information

In the 12 months prior to the effective date of the Policy, Alviere may have collected the below Categories of Personal Information from the indicated Categories of Sources; this information may have been shared with the described Categories of Third Parties for the specified Business Purposes. Categories of Sources, Categories of Third Parties, Commercial Purposes and Business Purposes are further defined below.

Categories of Personal Information	Categories of Sources	Business and Commercial Purposes	Categories of Third Parties for Sharing
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<p><u>Identifiers</u>: contact information provided for example your name, postal address, e-mail address, and telephone number; date of birth provided; social security number; tax ID number; social profile and network information; IP address; device identifier; mobile ad identifier; cookies; beacons; state, federal or foreign identification picture and information; and pixel tags.</p>	<ul style="list-style-type: none"> • You • Our Website • Affiliates, Subsidiaries or Vendors • Mobile Applications, including the App 	<ul style="list-style-type: none"> • Auditing • Security Purposes • Performing the Services • Quality Purposes • Authentication • Analytics • Web Traffic Analysis • Advertising • Analysis of Promotions • Safety 	<ul style="list-style-type: none"> • Government entities • Auditors/Law firms • Advertising and social networks • Data analytics providers • The Bank • Brand Assignors • Other service providers
<p><u>Internet and Other Electronic Network Activity Information</u>: including the host from which you access the Internet, information about your device (such as device properties, settings, applications, storage and usage information), mobile application, browser and operating system software, the date and time you access our websites and the address of the site from which you linked to our website when you visit us.</p>	<ul style="list-style-type: none"> • Your Use of Our Website • Affiliates, Subsidiaries or Vendors • Your Use of Mobile Applications, including the App • Social Media Networks or Publicly Available Sources • Advertising Networks 	<ul style="list-style-type: none"> • Auditing • Security Purposes • Debugging • Short Term Use • Performing the Services • Internal R&D • Quality Purposes • Authentication • Analytics • Web Traffic Analysis • Advertising • Analysis of Promotions • Safety 	<ul style="list-style-type: none"> • Government entities • Auditors • Advertising and social networks • Internet service providers • Data analytics providers • Operating systems and platforms • Our affiliates and subsidiaries • Other service providers

<p><u>Geolocation Data</u>: may be collected from your devices only if enabled</p>	<ul style="list-style-type: none"> • Your Use of Mobile Applications, including the App 	<ul style="list-style-type: none"> • Auditing • Security Purposes • Short-term use • Internal R&D • Quality Purposes • Safety • Performing the Services 	<ul style="list-style-type: none"> • Government Entities • Auditors • Advertising and social networks • Data analytics providers • Operating systems and platforms • The Bank
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Categories of Sources: in the 12 months prior to the effective date of the Policy, Alviere may have collected Personal Information about you from the following Categories of Sources:

- **You:** we may collect information directly from you, for example, through transaction forms and your interactions with us or through providing customer support or consultation, including using email, postal mail, customer service call centers or live chat;
- **Your Use of Our Website:** we may collect information from you or your device through your use of our Website for online Services we offer or through automated means such as communications protocols, e-mail communications and cookies or similar Tracking Technologies as described in the Policy above;
- **Affiliates, Subsidiaries or Vendors:** we may collect information about you from our affiliates, subsidiaries, or vendors who provide services on our behalf;
- **Your Use of Mobile Applications:** we may collect information from you or your device through your use of mobile applications, including the App;
- **Social Media Networks or Publicly Available Sources:** we may collect information about you from social media or other public data sources; and
- **Advertising Networks:** we may collect information about you from advertising networks so we can serve you with advertisements we believe may be of interest to you.

Business Purposes: in the 12 months prior to the effective date of the Policy, Alviere may have shared your Personal Information for the following Business Purposes:

- **Auditing:** related to our interactions with you and any concurrent transactions, including, but not limited to, counting ad impressions, verifying positioning and quality of ad impressions, and auditing compliance with applicable standards;
- **Security Purposes:** detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
- **Debugging:** debugging to identify and repair errors that impair the intended functionality of our systems;
- **Short-term use:** short term, transient use, including, but not limited to, the contextual customization of ads shown as part of your interactions with us;

- **Performing the Services:** in addition to the purposes described in the Policy, maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying your information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services;
- **Internal R&D:** undertaking internal research for technological development and demonstration; and
- **Quality Purposes:** undertaking activities to verify or maintain the quality or safety of the Services and to improve, upgrade, or enhance the Services.

B. Categories of Third Parties: in the 12 months prior to the effective date of the Privacy Statement, Alviere may have shared your Personal Information with the following Categories of Third Parties:

- **Government entities:** government entities including law enforcement agencies through a valid subpoena or court order or similar administrative process, or as required by applicable law;
- **Professional services organizations:** professional services organizations, such as law firms and independent auditors;
- **Advertising and social networks:** advertising and social networks (who may combine your personal information with their own records, and records available from other sources for their own marketing purposes);
- **Internet service providers;**
- **Data analytics providers;**
- **Operating systems and platforms;**
- **The Bank;**
- **Brand Assignors;**
- **Other Service Providers as needed to provide the Services; and,**
- **Our affiliates and subsidiaries.**

C. Sale Of Personal Information

Alviere does not sell your personal information to third parties as defined under the CCPA.

D. California Resident Rights

If you are a California resident, you may have the right to request, twice in a 12-month period, the categories of personal information we have collected about you during the past 12 months and, for each category of personal information, the following information:

- the categories of sources from which we collected that information;
- our business or commercial purpose(s) for collecting that information;
- the categories of third parties to whom that information was sold or disclosed for a business purpose; and
- the business or commercial purpose(s) for which we sold or disclosed that information.

You also may have the right to request the deletion of the personal information we have collected from you. Once you have confirmed you are a California resident, you may submit a personal information request in accordance with the Policy section entitled “Control Over Your Personal Information” twice in any 12-month period. Upon receiving a request, we will confirm receipt of

the request within 10 business days and will provide information on how we will verify your identity and process your request. We may require you to provide any of the following information: your name, date of birth, your Social Security or Tax ID number, and the email and physical addresses associated with your Account. We may also ask you for one or more of your recent transactions or the card number associated with your Account. We will then respond to and comply with your deletion request within 45 days.

You may also designate an authorized agent to make a personal information request on your behalf. If you choose to designate an agent, you may be required to provide the authorized agent with written permission to make your request and verify your own identity directly with us. We may deny a request from an agent that does not submit proof that they have been authorized by you to act on your behalf.

You have the right not to be discriminated against because you exercise any right described in the Policy or this Statement.

17. Contact

Contact for More Information: for questions or concerns about our Policy or the Privacy Statement, please contact us as specified in the “Contacting Us” section of the Policy above.

18. Last Revision Date

This Policy was last revised on February 28, 2022.