

# MovoCash, Inc. Privacy Disclosure

PLEASE REVIEW THIS PRIVACY DISCLOSURE CAREFULLY BEFORE ACCESSING OR USING THE MOBILE APPLICATION OR THE WEBSITE, DO NOT USE THE MOBILE APPLICATION OR WEBSITE IF YOU DO NOT AGREE TO THESE TERMS.

Last Revision Date: Nov 18, 2021

This Privacy Disclosure ("Privacy Statement") describes the types of information collected, used and shared by MovoCash, Inc. and its affiliates ("MOVO," "we," "us" or "our") when you download our mobile application from a relevant app store ad create a MovoCash account on our mobile application or while visiting our site (collectively, the "Services"). By using our Services, you expressly consent to our collection, use, disclosure, and retention of your personal information.

## COLLECTION OF INFORMATION

- **Information Provided by You**

We collect personal information from you in order to provide you with the Services. This may include when you access or use our mobile application or website, create an account with us, request assistance from us, request information from us, sign up for our newsletters or our email list, participate in a promotion or survey, or otherwise contact us via email or Customer Service. The personal information we collect may include your name, address, email address, Internet Protocol ("IP") address, phone number, date of birth, government issued identification number, including social security number, passport, driver's license, information about your payment at a retail location, financial account information used for payments, loads or direct deposits, contact information of an intended recipient of a transaction, biometric data such as call recordings, device information, survey responses, and any other information you choose to provide and/or is linked with the foregoing personal information stated above. We may combine the information you provide to us with information (1) from and about you that we automatically collect when you use our mobile application or website, products or services, (2) from third parties, or (3) from other online and offline services.

We need to collect information from you about the intended recipient of a payment you request us to make in order to provide you with that service. Therefore, we will ask you to provide the contact information of the intended recipient of the payment you request us to make. You can do this by manually entering the name, address, email address, or phone number of the intended recipient into our mobile app. We may also ask you to provide limited access to your phone contacts for account verification purposes. When you use our Services to make, accept, or request payments, we collect information that may include when and where the transactions occur, the names of the transacting parties, a description of the transactions, the payment or transfer amounts, and the devices and payment methods used to complete the transactions.

When you use our Services, you may collect certain geolocation and device information. This information includes the device name, make and model of your mobile phone or device, operating software system and version, mobile network information, your IP address, the location of your network provider, the dates and times you use our Services on your mobile device such as "log in" and "log out" information, and any information about the mobile device's interaction with our Services.

- **Information Automatically Collected**

We may use cookies, web beacons, pixel tags, log files, local shared objects (Flash cookies), and other technologies for security and authentication purposes, to collect certain information when you visit and use our websites or mobile applications, to deliver online advertisements that we think would be more relevant to your interests, to monitor interactions with our emails and online advertisements, and to allow us to keep track of analytics and certain statistical information which enables us to improve our websites and mobile applications.

For example, we may automatically collect certain non-personal information from you, including but not limited to your browser type and version, device type, Flash version, operating system, Internet Protocol ("IP") address, unique device identifier of any of your computer(s) or device(s) that are used to access our mobile application or website, software version, and the domain name from which you accessed our websites and mobile applications. We may also collect information about your browsing or use behavior, such as the date and time you use our mobile application or visit our websites, including the areas or pages of the mobile application or websites that you visit, the amount of time you spend viewing or using the mobile application and website, the number of times you return to the mobile application or website, other click-stream or website or mobile application usage data, emails that you open, forward or click-through to our mobile application or website, other sites that you may visit, and your activity on our mobile application and website.

If you use certain services that involve location-based services (such as an ATM locator) we may also collect geolocation data. We use this information to provide you with the services or products that you request, including access to location-based information, and monitor for fraud or other suspicious activity.

- **Tracking, California Do Not Track Disclosures, and Ad Choices**

Our website requires cookies. You are free to set your browser or operating system settings to limit certain tracking or to decline cookies, but by doing so, you may not be able to use certain features on our websites or participate in all of our services. Refer to your web browser's or operating system's website or "Help" section for more information on how to delete and/or disable your browser or operating system from receiving cookies or controlling your tracking preferences.

Some browsers have a Do Not Track feature that lets you tell websites that you do not want to have your online activities tracked. Our system may not respond to Do Not Track requests or headers from some or all browsers. On your mobile device, you may also adjust your privacy and advertising settings to control whether you want to receive more relevant advertising.

We and our network advertisers may periodically show you ads online for products and services in which you might be interested based on your visits to both our websites and other websites (also known as "Interest-Based advertising"). In order to do this, we need to place a cookie or other tracking device on your computer. If you prefer to not receive online ads in this manner, you can opt-out of some network advertising programs that use your information by tracking your browsing habits via cookies or other tracking devices. To do so you can use the Network Advertising Initiative (NAI) Opt-Out Tool by clicking [here](#). Opting out of a network does not mean you will no longer receive online advertising. It only means that the network from which you opted out will no longer deliver ads tailored to your web preferences and usage patterns.

- **Information Collected From Other Sources**

We may obtain information about you from other sources, including third-party verification services (e.g., identity verification agencies and through companies which provide third party analytics, and publicly available sources. In some circumstances, where lawful, this information can include your government-issued identification number. These sources may include information about you from third

party credit investigations, credit eligibility, fraud detection process, collection process, identity or account verification process, or other means that are required by applicable law.

We use Plaid Inc. (“Plaid”) to securely transmit your data from financial institutions. By using the Service, you grant MovoCash, Inc and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from your relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the Plaid [privacy and security policies](#).

We may obtain information about you from social networks that you use to connect with us. For example, when you “like”, “follow” or otherwise connect with us on social networks we may have access to certain information about you from that social network, such as your profile name, profile picture, gender, photos, networks, username and user ID, list of friends, and comments, questions, and other posted content based on your privacy settings on that social network. We may combine this information with the information we collect from and about you to help us tailor our communications to you and improve our websites, mobile applications, products or services.

- **Combining Information**

We may combine the information we receive from and about you, including information you provide to us and information we automatically collect through our mobile application or website, as well as information collected from other online sources or from third party sources (as further described above) to provide you with the Services, help us tailor our communications to you, and to improve our mobile application, website, products and services.

## INFORMATION USE

We may use the information we collect from and about you for any of the following purposes:

- For security and authentication purposes, or to prevent fraud;
- To notify you of incomplete applications or registrations;
- To respond to your inquiries, or otherwise contact and communicate with you;
- To provide you and other users with customized content, targeted offers, and advertising on our websites and mobile applications, on other websites or applications, or via email;
- To contact you with information, newsletters, surveys, and promotional materials;
- To contact you when necessary;
- To review the usage and operations of our websites and mobile applications and improve our content, products, and services;
- To address problems with our websites, mobile applications or our business;
- To manage our networks;
- Providing, developing, and improving our Services;
- Advertising and Marketing our Services to you;
- To protect the security or integrity of our websites, mobile applications and our business;
- As described to you at the point of collection; and
- Any other reason we may communicate to you from time-to-time.

If you use our websites to connect with third party services you authorize us to use information from and about you, on your behalf, to interact with these third party services based on your requests.

## SERVICE PROVIDERS

We may employ third party service providers to perform functions related to our mobile application, website, products or services. These service providers will have access to your information needed to perform their business functions, but we do not permit them to use or share the information for any other purpose.

## INFORMATION DISCLOSURE

We may disclose the information we collect from and about you as follows: to our third party service providers that provide business, professional or technical support functions for us, as necessary if we believe that there has been a violation of the Terms of Use or of our rights or the rights of any third party, or to respond to judicial process or provide information to law enforcement or regulatory agencies or in connection with an investigation on matters related to public safety, as permitted by law, or otherwise as required by law; and as described to you at the point of collection.

We may share aggregate or anonymize non-personal information with third parties.

Also, we may sell or purchase stock or other assets during the normal course of our business. If another entity acquires us or any of our stock or assets, information we have collected about you may be transferred to such entity. In addition, if any bankruptcy or reorganization proceeding is brought by or against us, such information may be considered an asset of ours and may be sold or transferred to third parties. Should such a sale or transfer occur, we will use reasonable efforts to try to require that the transferee use personal information provided through our mobile application or website in a manner that is consistent with this Privacy Statement.

## HOW LONG WE KEEP YOUR INFORMATION

We keep your information for as long as reasonably necessary to provide you with the Services or to comply with applicable law. Even after you delete or deactivate your account, we will keep information about you and your transactions or your interaction with our Services for as long as necessary to comply with applicable law.

## CALIFORNIA RESIDENTS

If you live in California, you may have the right to request (no more than twice in a 12-month period) to see the following information about the personal information we have collected about you during the past 12 months:

- The categories and specific pieces of personal information we have collected about you;
- The categories of sources from which we collected the personal information;
- The business or commercial purpose for which we collected the personal information;
- The categories of third parties with whom we shared the personal information; and
- The categories of personal information about you that we disclosed for a business purpose, and the categories of third parties to whom we disclosed that information for a business purpose.

California law gives you the right to ask if we disclose your personal information to third parties for their direct marketing purposes and also gives you the right to ask if we sell your personal information to third parties. We do not disclose your personal information to third parties for their direct marketing purposes and we do not sell your personal information and have not done so in the past. If we did, you'd have the right to opt out of such sales.

Subject to certain exceptions the law provides, such as those pursuant to the Gramm-Leach Bliley Act and the California Financial Information Privacy Act, you have the right to ask us to delete the personal information we have collected from you. Please note that we may not comply with a request you make to us to delete your information if there is one or more exceptions the law provides and you may no longer be able to use our Services if you delete your personal information. To the extent permitted by applicable law, we may charge a reasonable fee to comply with your request.

We will not discriminate against you, deny, charge different prices for, or provide a different quality of goods or services if you choose to exercise your rights under applicable California law.

#### OPTION TO OPT-OUT OF EMAIL MARKETING

At all times, you have the option of “opting out” of receiving future email marketing messages from MovoCash, Inc. by clicking on the “unsubscribe” link at the bottom of an email marketing message.

#### LINKS TO OTHER WEBSITES

Our mobile application or website may have links to third-party websites or applications, which may have privacy policies that differ from our own. We are not responsible for the practices of such websites or applications.

#### CHILDREN’S PRIVACY

Protecting children’s privacy is important to us. We do not direct our mobile application, website, products or services to, nor do we knowingly collect any personal information from children under the age of thirteen.

#### DATA SECURITY

We have taken certain physical, administrative, and technical steps to safeguard the information we collect from and about our customers. While we make every effort to help ensure the integrity and security of our network and systems, we cannot guarantee our security measures.

#### ACCESS TO YOUR PERSONAL INFORMATION

If our mobile application, website, products or services allow you to create an account, you may sign in to your account to update your personal information stored by us.

#### IF YOU HAVE QUESTIONS

If you have any questions about this Privacy Statement or the practices described herein, you may contact us [support@movo.cash](mailto:support@movo.cash).

#### USER’S ACCEPTANCE OF THIS PRIVACY STATEMENT

By using our mobile application and/or website, you signify your acceptance to the terms of this Privacy Statement. If you do not agree with the terms of this Privacy Statement, please do not use our mobile application or website.

#### REVISIONS TO THIS STATEMENT

We reserve the right, at our sole discretion, to change, modify, add, remove, or otherwise revise portions of this Privacy Statement at any time. When we do, we will post the change(s) on our mobile application and our website. Your continued use of our mobile application or website following the posting of changes to these terms means you accept these changes. If we change the Privacy Statement in a material way, we will provide appropriate notice to you.