

## Updated October 2, 2020

SAYVES recognizes the importance of privacy and is committed to providing the ultimate protection of your privacy. By using sayves.com and the associated SAYVES mobile applications known as "SAYVES", you agree to be bound by the terms and conditions of this Agreement and SAYVES Privacy and Security Policy, as they may be amended from time to time in the future (see "Change to this Policy" below). The SAYVES privacy policy is available on our website at [www.sayves.com](http://www.sayves.com) (the "website"). You may also email us at [info@sayves.com](mailto:info@sayves.com) with any privacy-related questions you may have.

This privacy policy applies to all information we collect through our web applications from SAYVES users, including you. Throughout this policy, we use the term "personal information" to describe information that can be associated with a specific person and can be used to identify that person.

When you visit the website or use one of our mobile applications, we collect your IP address, and standard web log information, such as your browser type and the pages you accessed on our website. We also may collect certain geo-location information. If you do not agree to our collection of this information, you may not be able to use our Service.

If you open an account, we collect the following information from you:

- Account Information - text-enabled cellular/wireless telephone number, machine or mobile device ID and other similar information.
- Identification Information - your name, street address, email address, date of birth, and SSN (or other governmental issued verification numbers).
- Device Information –
  - We also may obtain information about you: (a) from your mobile device such as your device type, machine or mobile device identification number, geo-location, time zone, language setting, browser type, and IP address, and (b) from third parties for purposes of transaction processing, identity verification, fraud detection or prevention and other similar purposes. For fraud prevention purposes, we also may link your machine ID with the machines of others who use your same payment cards.
- Social Web Information - including but not limited to your Facebook connect credentials (and information that you authorize Facebook share with us though permissions like this <http://developers.facebook.com/images/devsite/auth-dialog-example.png> ) and email account information. If you authorize Facebook Connect,

the plug in allows us access to your friends' contact information. We also allow you to import data from other social web services, including but not limited to Twitter, FourSquare, and email service providers. Social and e-mail contact information helps you connect to friends and contacts for invitation and payment transmission purposes (as well as helping us improve our services and fight fraud).

- Preferences Information such as product wish lists, order history, marketing preferences. Demographic information such as age, education, gender, interests and zip code
- Additionally, another SAYVES user may mention you in a transaction in which you are not a party to by “tagging” your username in a transaction note. When you are mentioned in a transaction, a link to your SAYVES profile will appear in the transaction note and you will receive a notification about the mentions. You may manage certain contact preferences and notifications in your account settings.
- Financial Information - bank account and routing numbers and credit cards linked to your SAYVES account. SAYVES does not share financial information with third party social networking services such as those listed in the prior bullet.

#### Information Sharing

SAYVES uses and discloses your personal information only as follows:

- to analyze site usage and improve the Service
- to deliver to you any administrative notices, money alerts and communications relevant to your use of the Service;
- for market research, project planning, troubleshooting problems, detecting and protecting against error, fraud or other criminal activity;
- to third-party contractors that provide services to SAYVES and are bound by these same privacy restrictions; to enforce SAYVES's Terms of Use; and as otherwise set forth in this Privacy and Security Policy
- provide the services and customer support you request;
- process transactions and send notices about your transactions or your network activity;
- resolve disputes, collect fees, and troubleshoot problems;
- prevent potentially fraudulent, prohibited or illegal activities, and enforce our User Agreement;
- customize, personalize, measure, and improve our services and the content and layout of our website;
- send you updates about new products and services that we are offering to customers

- compare information for accuracy and verify it with third parties;
- perform other duties as required by law.

In the event that you access the Service as brought to you by one of our co-brand partners, through a co-branded URL, your email address used for registration on the Service may be provided to that co-brand partner.

In addition, we may, from time to time, offer promotions with various businesses, websites, mobile applications or third parties, which may include opportunities for you to earn deposits within your SAYVES account. Each such promotion will be subject to and governed by our Terms & Conditions, this privacy policy and any applicable rules or terms we may post online, include within e-mail or other communications or otherwise make available to you. To the extent you elect to participate in any such promotion or otherwise make any purchase subject to a promotion, we may share personal information such as name, e-mail address, purchase dates and other related information with the applicable third party for the limited purpose of allowing the parties to make the promotion available and track participation within such promotion.

We may use information you provide to connect you with people you may already know. For example, through the mobile application we may identify contacts within your address book as potential new users of SAYVES. We may match the contact information you provide to the information provided by other users to improve the SAYVES Service, including making it easier to find contacts you may refer to SAYVES that are not already customers.

In order to provide the best security possible in protecting transactions between two parties such as gifting from one party to the next, we may require additional information from you we can use to verify your identity, address or other information or to manage risk and compliance throughout our relationship. We may also obtain information about you from third parties such as identity verification, fraud prevention and similar services.

When you are using the SAYVES Service, we collect information about your account transactions and trust relationships and we may collect information about your computer or other access device for fraud prevention and other similar purposes.

Finally, we may collect additional information from or about you in other ways not specifically described here. For example, we may collect information related to your contact with our customer support team or store results when you respond to a survey.

We do not knowingly solicit or collect information from any individuals under the age of 18.

When you access the website, we, or companies we contract with, may place small data files called "cookies" on your computer.

For example, we send a "session cookie" to your computer any time you log in to your SAYVES account. This type of cookie helps us to recognize you if you visit multiple pages on our site during the same session, so that we don't need to ask you for your password on each page.

You are free to decline SAYVES cookies if your browser permits, but doing so may interfere with your use of the website.

Your personal and account information is captured by our website in a secure PCI (Payment Card Industry) compliant manner. We store your personal information using third party servers located in secure data centers. This information is protected using data encryption and behind firewalls by physical, electronic and procedural safeguards in compliance with applicable US federal and state regulations. We also use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our office and files, and we authorize access to personal information only for those employees who require it to fulfill their job responsibilities.

To further protect your information, we use patent pending representations of your accounts, unique one-time - one-use only session and transaction ID's with multiple communications and transaction matching, to ensure delivering the highest standard of security on our systems. Despite our efforts, we cannot guarantee that personal information may not be accessed, disclosed, altered or destroyed by breach of our administrative, managerial and technical safeguards. Therefore, we urge you to take adequate precautions to protect your personal data as well, including never sharing your SAYVES password with anyone.

If SAYVES learns of a systems security breach, we may attempt to notify you electronically so that you can take appropriate protective steps. By using the SAYVES Service, you agree that SAYVES may communicate with you electronically. SAYVES may post a notice on the website if a security breach occurs. We may also send a text message and/or an email to you at the email address you have provided to us. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. To receive free written notice of a security breach (or to withdraw your

consent from receiving electronic notice of a security breach) you should contact [info@sayves.com](mailto:info@sayves.com)

Our primary purpose in collecting personal information is to provide you with a safe, smooth, efficient, enjoyable, and customized experience. We may use your personal information to:

Process payments on SAYVES, we need to share some of your personal information with the person or company that you are paying or is paying you. Your contact information, date of sign-up, the number of payments you have received and other verification metrics like social graph activity may be provided to users or companies when you transact with, on, or through SAYVES.

We work with vendors to enable them to accept payments from you using SAYVES. In doing so, a vendor may share information about you with us, such as your mobile phone number or SAYVES username, when you attempt to pay that vendor. We use this information to confirm to that vendor that you are a SAYVES customer and that the vendor should enable SAYVES as a form of payment for your purchase.

Regardless, we will not disclose your credit card number or bank account number to anyone you have paid or who has paid you through SAYVES, unless we are required to do so to comply with a subpoena or other legal process.

You can review and update your personal information in your account settings at any time by logging in to your account.

The website may contain links to other sites. SAYVES does not control the information collection of sites that can be reached through links from the website. We encourage our users to be aware when they are leaving the website and to read the privacy statements of any site that collects personally identifiable information.

SAYVES is always improving. As the SAYVES service evolves we may occasionally update this privacy policy. If we modify this privacy policy, we will post the revised privacy policy to the website, and we will also revise the "last updated date" stated above. If we make material changes in the way we use personal information, we will notify you by posting an announcement on our service or by sending you a text message and/or an e-mail. It is your responsibility to periodically review this privacy policy; users are bound by any changes to the privacy policy by using the service after such changes have been first posted.

## HOW TO CONTACT US

If you have questions or concerns regarding this privacy policy, or any feedback pertaining to your privacy and the SAYVES service that you would like us to consider, please email us at [info@sayves.com](mailto:info@sayves.com)