

PAYTILE PRIVACY NOTICE

Protecting your information is important to us. The following guidelines set forth our general privacy practices and principles that apply to information we collect through our website located at paytile.com (the "Website") and on the PayTile Mobile App (the "App"), which is owned or operated by **PayTile LLC**, or companies related by common ownership or control (collectively, "we," "us," or "our"). We use this privacy notice to clearly disclose to you our privacy practices in a manner that is easy to understand. If there is something you do not understand about our privacy practices, please feel free to contact us at DPO@PayTile.com.

This privacy notice does not apply to products or services provided, or information obtained, other than through the App. We do not intentionally collect information from persons under the age of 18, so please do not use this App if you are under the age of 18. We may change this notice from time to time so please check back often. If we significantly change our collection, use, or disclosure practices, we will try to send you a notice via email if you have provided us with an email address. This Privacy Notice is effective as of March 4, 2022.

Our Website is used to provide you with information about the App. Our App is used to provide you with location based payment services enabling you to engage in payment transactions with nearby App users without the requirement of disclosing your personal information to other PayTile App users.

What information do we collect from you?

<p>In brief:</p> <p>As part of providing products and services to you, we may collect information, including personal information about you.</p>	<p>As part of providing the App, we collect information, including personal information, about you. Personal information is data that can be used to identify you. The information includes but is not limited to:</p> <ul style="list-style-type: none">NameAddressEmail addressPhone NumberSocial Security NumberDate of Birth/ AgeGenderHeightEye colorWeight
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	<p>Race/Ethnicity</p> <p>Driver License Photo and Number</p> <p>Passport or Other Government ID Photo and Number</p> <p>Transactional Information</p> <p>Financial information</p> <p>Other information you disclose when you ask us a question about our App or our products and services</p> <p>Technical information about your use of our site including IP address, device identifier, and viewing information</p> <p>Geo-location information telling us from where you are accessing the App</p>
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How do we collect information from you?

<p>In brief:</p> <p>We collect information from you directly when you enter it into a form on our App or Website. We collect information from you indirectly and automatically through the use of cookies.</p>	<p><i>Direct Collection</i></p> <p>We collect much of the information listed above directly from you when you submit it on our Website or App. This includes information you share on the Contact Us page of our Website.</p> <p><i>Indirect Collection – Cookies and Other Technology</i></p> <p>As part of offering and providing customizable and personalized services, we use cookies to store information about your use of our Website. We may use cookies to:</p> <ul style="list-style-type: none"> Evaluate, monitor and analyze the use of our Website and its traffic patterns to help improve our Website and App. Assist us with ad reporting functions such as to learn which ads are bringing users to our Website and App <p>The types of technologies we use include:</p> <p><u>Cookies.</u> A cookie is a small amount of data that is sent to your browser from a Web server and stored on your computer’s hard drive. Cookies enable us to identify your browser as a unique user. Cookies may involve the transmission of information from us to you and from you to us. Cookies may also be used by another party on our behalf to transfer information to us in accordance with their privacy statement. Some cookies are "persistent cookies." They are used by us each time you access our App. Other cookies are called "session cookies." Session</p>
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	<p>cookies are used only during a specific browsing session. We may use a session cookie, for example, to remember that you have already navigated through a particular menu, or that you have entered in age information for a portion of a site that is restricted by age. We may also use "analytics cookies" that allow web analytics services to recognize your browser or device and, for example, identify whether you have visited our App before, what you have previously viewed or clicked on, and how you found us. This information is provided anonymously for statistical analysis only. Analytics cookies are usually persistent cookies.</p>
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What choices do you have about the collection of information about you?

<p>In brief: You can always choose not to submit information. You can disable cookies in your browser. You can choose not to use social networking plug-ins. You can opt-out of our marketing related emails.</p>	<p><u>Direct Collection.</u> If you do not want to share your information, you can choose not to participate in a particular service or activity.</p> <p><u>Cookies.</u> <i>You may disable browser cookies in your browser or set your browser to warn you when a cookie is being sent.</i> You may lose some features or functionality when you disable cookies. Remember, also, that disabling cookies is browser specific. If you log on using Google Chrome, you must also disable cookies in Safari if you use that browser at a different time.</p> <p><u>Marketing Emails.</u> To ensure that you will not receive recurring marketing or other information from us unless you choose to, we will provide you with simple instructions on each marketing email from us for you to let us know that you have chosen to stop receiving such emails from us.</p> <p><u>Do Not Track.</u> Do Not Track (DNT) is a privacy preference that users can set in their web browsers. While the United States Federal Trade Commission has endorsed DNT, our App does not support DNT codes.</p> <p><u>Google Analytics.</u> You may opt-out of Google Analytics collection by downloading the browser plugin "Google Analytics Opt-out Browser Add-on" here.</p>
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How do we use your information?

<p>In brief:</p>	<p>We may use your personal information to:</p>
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<p>Our main goal in collecting information is to improve the site and provide you with the best possible experience on the App. For example, by using the information we collect, we can provide you with an easy to use and readily available forum to ask questions about our products and services. We can also connect you with offers from our brand partners based on your location.</p>	<ul style="list-style-type: none"> ● Enable you to engage in payment transactions ● Answer questions you may have about our products and services ● Notify you of other products or services available from us and our affiliates ● Make our products, services, and App better ● Compile, analyze and do research on our users' demographics and behavior ● Detect, investigate and prevent activities that may violate our policies or be illegal
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Who is collecting your information?

<p>In brief:</p> <p>We collect your personal information and may use third party service providers to assist with that collection.</p>	<p>When you are on our site and are asked for personal information, you are sharing that information with us and our affiliates and service providers. Although we generally operate the App and collect the information, we may engage third party service providers to assist us in that collection.</p> <p>Other websites or services to which we link may collect personally identifiable information about you when you visit those sites. The information practices of other websites linked to our websites are not covered by this privacy notice.</p>
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With whom do we share your information?

<p>In brief:</p> <p>We share your information with companies who assist us in providing services, when we need to protect</p>	<p>We will not disclose any of your personally identifiable information except when we have your permission or under special circumstances, such as when we believe in good faith that the law requires it or under the circumstances described</p>
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our App or information and when we sell our businesses.

below. These are some of the ways that your information may be disclosed:

Brand Partners

With your authorization, we may share your data with certain of our brand partners that may market to you based on your location when using the App. We are not responsible for their disclosure, use, or erasure of your personal information. Any requests or questions regarding your data in their possession should be directed to them.

Service Providers

We occasionally hire other companies to provide limited services on our behalf, including website and App development and operation, answering customer questions about products or services, sending postal mail or email, analyzing website use, processing payments, managing our compliance requirements, conducting fraud and other compliance screening, providing investor information and processing data. We will only provide those companies the information they need to deliver the service, and they are contractually prohibited from using that information for any other reason.

Data in the Aggregate

We may disclose “blinded” aggregated data and user statistics to brand partners, prospective partners and other third parties. Blinded data is data that does not identify an individual person.

Other

We also may disclose your information in special cases. For example, when we believe that we must disclose information to identify, contact or bring legal action against someone who may be violating our Terms of Use, or may be causing injury to or interference with our rights or property, other website users or customers and their information, or anyone else who may be harmed by such activities. This may involve disclosure of personal information for payment compliance purposes including fraud detection, ID verification and other compliance requirements. We may disclose, access or monitor your personal information when we believe in good faith that the law requires it and for administrative and other purposes that we deem necessary to maintain, service and improve our products and services and our information security.

	<p>As we continue to develop our business, we may buy or sell businesses or assets. In such transactions, confidential customer information generally is one of the transferred business assets. In the event of a transaction involving the sale of some or all of our businesses, customer and site visitor information may be one of the transferred assets and may be disclosed in connection with negotiations relating to a proposed transaction. In such case, the transferred information may become subject to a different privacy notice.</p>
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How can I control my personal information?

<p>In brief:</p> <p>We offer our customers choices for the collection, use and sharing of personal information.</p>	<p>You may contact us at DPO@paytile.com if you wish to view, edit, or delete your personal information from our database, and we will use commercially reasonable efforts to accommodate your request.</p> <p>If you believe that any inaccurate or inappropriate information has been obtained or provided to others through your use of this App, you should contact a representative at DPO@paytile.com.</p>
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How do we protect your information?

<p>In brief:</p> <p>We use commercially reasonable efforts to protect your information. The App does not use encryption except where noted.</p>	<p><i>Financial Information</i></p> <p>Keeping your personal financial information private is very important to us. We use reputable bank payment processors, and all financial and payment information is collected by our third party bank payment processor. Our financial services privacy notice is available below.</p> <p><i>Other Information</i></p> <p>Because information sent through the Internet travels from computer to computer throughout the world, when you give us information, that information may be sent electronically to servers outside of the country where you originally entered the information. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. Our Website uses Transport Layer Security encryption, although if you send an email to us through the Contact Us link, the email you send will not be encrypted. When you email us information, we cannot ensure or warrant the security of any information in your email,</p>
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	<p>and you do so at your own risk. Once we receive your email, we use commercially reasonable efforts to ensure its security on our systems. We use encryption for all communications between the App and our servers.</p>
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Your California Privacy Rights.

<p>In brief:</p> <p>California residents are entitled to additional protections under California Law including the right to request information about third parties to whom we disclose information for marketing purposes.</p>	<p><i>Requests for Information Under Current Law</i></p> <p>California Civil Code Section 1798.83 permits our visitors who are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email or written request at the address below.</p> <p>Make sure to state that you are a California Resident.</p> <p><i>Scope of Notice</i></p> <p>This notice applies to personal information we collect about California residents both online and offline. It applies to California residents who are users of our app; our customers; individuals inquiring about our products; and all other California residents from whom we collect personal information.</p> <p>As defined in the CCPA, personal information includes any information that identifies, relates to, or could reasonably be linked to a California resident or household. It includes, but is not limited to: identifiers, characteristics of protected classes, commercial information, biometrics, internet or electronic information, geolocation data, audio/visual or similar information, employment and educational information, and inferences drawn from any identifiable information. Personal information does not include publicly available information from a public government record.</p> <p>This notice does not apply to information that is exempt from CCPA disclosure requirements. This includes personal information of individuals acting in their capacity as representatives of our clients, prospect clients, vendors, and other businesses that we conduct business with to the extent the information is collective with respect to a business-to-business transaction or business relationship. This disclosure also does not apply to individuals who are not</p>
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California residents, any personal information exempted under Cal. Civ. Code Section 1798.145, or any other personal information not contemplated in the CCPA.

California Consumer Privacy Act

The California Consumer Privacy Act ("CCPA") grants State of California residents the following rights, to:

Know what personal information is being collected about them;

Know whether their personal information is sold or disclosed and to whom;

Say no to the sale of their personal information;

Access their personal information;

Have their personal information deleted (subject to certain exceptions); and

Have the right to equal service and price, even if they exercise their privacy rights under this law.

The CCPA also provides that if a company has a privacy notice that allows you to opt-out or opt-in to the use of your personal information by third parties (such as advertisers or affiliated companies) for marketing purposes, the company may instead provide you with information on how to exercise your disclosure choice options.

PayTile does not currently meet the thresholds to be subject to the CCPA. However, if you are a California resident and wish to request information about how to exercise your third party disclosure choices, please send a request by email or postal mail to the address below. We will also be modifying this policy to comply with the new California Privacy Rights Act ("CPRA") so check back for updates.

Address for California Privacy Requests

PayTile LLC

Attn: Your California Privacy Rights

10290 Alliance Road

Cincinnati, OH 45242

	<p>DPO@paytile.com</p> <p>Please include your name, street address, city, state, and zip code (your street address is optional if you wish to receive a response to your request via email). We will not accept requests via the telephone or by fax. We are not responsible for notices that are not labeled or sent properly, or do not have complete information.</p>
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Your Nevada Privacy Rights

<p>In brief:</p> <p>Nevada privacy law allows you to opt-out of the sharing of personal information with third parties.</p>	<p><i>Opt-Out Requests</i></p> <p>Nevada law (SB 220), permits customers in Nevada to opt-out of the sale of certain kinds of personal information. A sale under Nevada law is the transfer of this personal information to third parties for monetary consideration so these third parties can then re-sell or license the sold information. We do not sell your personal information to third parties as defined in Nevada law. If you are a Nevada resident and wish to opt-out of the sale of your personal information should our practices change in the future, you must send a request by e-mail at DPO@PayTile.com. Make sure to state that you are a Nevada resident.</p>
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Who do you contact with questions or concerns about our Privacy Notice?

If you need further assistance, please send an e-mail with your questions or comments to DPO@PayTile.com or write us at:

PayTile LLC

Attn: Privacy

10290 Alliance Road

Cincinnati, OH 45242