

## CARD.COM PRIVACY POLICY

**PLEASE READ CAREFULLY BEFORE REGISTERING WITH, OR USING OR ACCESSING, THIS WEBSITE OR MOBILE APPLICATION. BY ACCESSING THIS WEBSITE OR MOBILE APPLICATION YOU ARE INDICATING YOUR ACKNOWLEDGMENT AND ACCEPTANCE OF THESE TERMS.**

The following CARD Corporation Privacy Policy (“CARD.com Privacy Policy”) applies to the CARD.com websites and mobile applications (individually, and collectively, the “Website”) owned and operated by CARD Corporation, and its subsidiaries and affiliates (collectively, “CARD.com,” “we,” or “us”). If you submit any information to us, this CARD.com Privacy Policy applies.

By registering with, or using or accessing, the Website, whether via computer, mobile device, mobile application or other technology, you represent that you have read and agree to this CARD.com Privacy Policy in its entirety. **If you do not agree to this CARD.com Privacy Policy, do not use the Website.** CARD.com is free to revise this CARD.com Privacy Policy at any time by updating this posting, and your use after such change will signify your acceptance of the changed terms. Please check this CARD.com Privacy Policy periodically for changes.

If you are a CARD.com Prepaid Mastercard®, CARD.com Visa® Prepaid Card, or CARD.com Prepaid Visa Card cardholder, or become one, then the issuing bank’s [Privacy Policy](#) will also apply to you. The CARD.com Privacy Policy does not modify the [Cardholder Agreement](#) governing the use of the CARD.com Prepaid Mastercard, CARD.com Visa Prepaid Card, or CARD.com Prepaid Visa Card. This CARD.com Privacy Policy does not modify the issuing bank’s privacy practices, which apply to how information connected to the CARD.com prepaid card account is used.

### THE INFORMATION WE COLLECT

We collect both personal and non-personal information from you online.

For the purpose of this CARD.com Privacy Policy, when we use the term “personal information” we mean information that is collected in conjunction with your name. We typically collect such information by requesting that you complete an online application. When we use the term “non-personal information” we mean information that is not collected in conjunction with your name. We may use the following technologies to collect information:

- **Cookies.** Many sites use “cookies,” which are small text files that reside on your computer to identify you as a unique user. We may use cookies on our Website to allow us to, among other things, measure activity and to personalize your experience. For instance, cookies may enable us to remember your viewing preferences without requiring you to re-type a user name and password. Cookies may also allow us to track your status or progress when requesting products, services, or information. If you choose, you can set your browser to reject cookies or you can manually delete individual or all of the cookies on your computer by following your browser’s help file directions. However, if your browser is set to reject cookies or you manually delete cookies, you may have some

trouble accessing and using some of the pages and features that are currently on our Website, or that we may put on our Website in the future.

- Web Beacons. A web beacon is an electronic file on a web page that allows us to count and recognize users who have visited that page. Among other things, a web beacon can be used in HTML-formatted email to determine responses to our communications and measure their effectiveness. You can generally avoid web beacons in email by turning off HTML display and displaying only the text portion of your email.
- Internet Protocol (IP) Address. As you enter our Website, we capture and retain the IP address of the device you are using, such as a personal computer or a mobile device.
- Location and Usage Information. If you use our mobile application or access the Website using a mobile device, we may collect information concerning your location, information about when a mobile application is launched, individual session lengths for mobile application, or why a mobile application may not be working.

Do Not Track Header: Some web browsers and devices permit you to broadcast a preference that you not be “tracked” online. At this time, we do not modify your experience based upon whether such a signal is broadcast.

## **HOW WE USE PERSONAL INFORMATION**

Our primary purpose in collecting information about you is to provide you with products, services, and information that we think may be of interest to you. We may also decide to use information about you to track how you use our Website. In addition, we may aggregate the information that you provide with the information that other users provide in order to conduct research, analysis, or studies for our own purposes (i.e., not related to providing you with specific products or services).

We may decide to send email to people who provide us with their email addresses. If you decide that you do not want to receive commercial emails from us, you can “opt-out” from receiving such emails by clicking on the “unsubscribe” link provided at the bottom of every commercial email. Please note that if you choose to opt-out, we will still send you email relating to specific products or services that you purchase, or email that we believe is pertinent to any communication that you have sent to us, or relationship that you may have with us. If you decide at a later time that you would like to receive commercial emails from us, you can re-add yourself to our communication list. If you are a registered user of the Website, you may also change your communication preferences after logging into the Website.

## **HOW WE SHARE INFORMATION**

We may share personal information or non-personal information with other companies in the following situations:

- Sharing Your Information with Service Providers. We may share information with companies or individuals that provide us with services. These services may include, among other things, helping us to provide services that you request, to create or maintain

our databases, to research and analyze the people who request products, services or information from us, to prepare and distribute communications, or to respond to inquiries. Except as otherwise noted in this policy, any party with whom we share your personal information is required either contractually or by law to keep it confidential and not to disclose it without your consent and to only use such information as required for the services to be performed.

- **Other Companies:** We may provide information to carefully selected outside companies when we believe their products or services may be of interest to you.
- **Law Enforcement and Legal Process.** We may disclose personal information to government and regulatory agencies to comply with a lawful summons, court order, subpoena, discovery request, fraud investigation, audit, regulatory examination or other valid court, government, or regulatory agency request.
- **Business Transition.** In the event that we, or any portion of our assets, are acquired, your information may be transferred to the acquiring company.

**Behavioral Advertisers.** We may participate in behavioral-based advertising. This means that a third party may use technology, such as a cookie on your browser or a web beacon, to identify you on our Website so that they can provide advertising about products and services tailored to your interest. That advertising may appear either on our Website, or on other websites. If you would like to opt-out of behavioral advertising based on your use of our Website, you can do so by visiting the Network Advertising Initiative at [www.networkadvertising.org](http://www.networkadvertising.org) and the Digital Advertising Alliance at [www.aboutads.info](http://www.aboutads.info).

**Other Websites.** Our Website, emails, or applications may link to third parties' websites. It is also possible that third parties' websites or emails may link to our Website. We are not responsible for the content or the privacy practices employed by third parties. We encourage you to read the privacy policies of these websites before transmitting any personal information to third parties.

**Plaid Inc.** CARD.com uses Plaid Inc. ("Plaid") to gather End User's data from financial institutions. By using our service, you grant Card.com and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the [Plaid Privacy Policy](#).

**Dwolla, Inc.** In order to use the ACH transfer from external bank accounts functionality of the CARD.com application, you must open a "White Label" account provided by Dwolla, Inc. ("Dwolla") and you must accept the Dwolla Terms of Service and Privacy Policy. Dwolla, Inc. operates a software platform that communicates your instructions for funds transfers to its Financial Institution Partners, and the "White Label" account is the type of account on Dwolla's platform you will agree to open if you chose to use this feature of the CARD.com application.

Any funds held in the Dwolla account are held by Dwolla's financial institution partners as set out in the Dwolla Terms of Service. You authorize CARD.com to share your identity and

account data with Dwolla for the purposes of opening and supporting your Dwolla account, and you are responsible for the accuracy and completeness of that data. You understand that you will access and manage your Dwolla account through CARD.com's application, and Dwolla account notifications will be sent by CARD.com, not Dwolla. CARD.com will provide customer support for your Dwolla account activity, and can be reached at [CARD.com/support](https://card.com/support), or 866-345-4520. The services and account provided by Dwolla are not sponsored, endorsed, administered by, or associated with the issuing bank for your Card.com prepaid card, who has no liability in relation to the Dwolla services and account.

## **HOW WE SECURE INFORMATION**

We use reasonable measures to help keep information secure, and to help prevent it from becoming disclosed to individuals who are not described in this CARD.com Privacy Policy. While we follow reasonable procedures to try to protect the information in our possession, no security system is perfect and we cannot promise, and you should not expect, that your information will remain secure in all circumstances.

## **HOW WE COMMUNICATE WITH YOU**

If you have any questions or concerns regarding anything contained herein, please contact us at:

Email: [support@card.com](mailto:support@card.com)

Phone: (866) 345-4520

Or, for instant answers, visit our [FAQ page](#).

For your security, please do not provide personal information via email, including:

- Your 16 digit Account number
- Your Social Security Number
- Your Date of Birth
- Your CARD.com online account login info (Username or Password)
- Your State Issued ID

If we need, or are required, to contact you concerning any event that involves your information we may do so by email, telephone, or mail.

We have a process in place that helps us to maintain the accuracy of the personally identifiable information that we collect. Please visit the CARD.com account page to review and correct information about yourself, such as a change in your name or contact information. If you believe that our information is inaccurate or incomplete, you also can contact us at the number listed above and ask us to correct or update our information.

## **YOUR CALIFORNIA PRIVACY RIGHTS**

Effective January 1, 2020, the California Consumer Privacy Act (CCPA) permits consumers who are California residents to (a) ask a covered business which categories and pieces of personal

information it collects and how the information is used; (b) request deletion of the information; and (c) opt out of the sale of such information, if applicable. These provisions of the CCPA do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law.

To contact us with questions about our compliance with the CCPA, write to us at [support@card.com](mailto:support@card.com) or call us at 1-866-345-4520.

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