

Payzer Privacy Policy

Our Commitment to you. We at Payzer work to provide you transaction simplicity, speed and convenience. As soon as you enroll in the Payzer program, we consider you a valued Payzer User. For all of our Personal Users, (i.e., Consumer users who have registered their credit or debit card that is used only for personal, family, or household purposes) and our Business Users (i.e., Payzer Users who have registered with Payzer to accept payments, make payments, use a Payzer Debit Card to make business transactions, or submit loans through Payzer on behalf of consumer or commercial customer), we make the same promise. We strive to safeguard the privacy of the non-public personal information you provide us at registration and afterwards. The personal information we collect about you comes from the following sources: Information we receive from you during registration (such as your name, address and telephone number); information about your transactions with us; and information provided to us by other Payzer Users, such as transaction dates, locations, and amounts.

Payzer Uses Your Non-Public Personal Information to Process Transactions, To Serve You Better, To Keep You Informed, and To Manage Our Business. No financial or personal information is stored in the Payzer website or application. Instead, Payzer protects your information in a confidential and secure database, and maintains physical, electronic and procedural safeguards to help safeguard your non-public personal information. Additionally, highly sensitive personal information such as bank account numbers, and card numbers are stored in an even more secure electronic vault. Payzer uses your non-public personal information to process your transactions, to enhance the Payzer payment experience with more efficient operations, product and service offerings, and to inform you directly about the Payzer Program. As a Payzer User you will receive communications from us, such as information about Payzer features, Payzer Payzer Users and locations, and special promotions and loyalty rewards.

You Control What Non-Public Personal Information Marketing Partners and Financial Institutions Receive for Marketing Purposes As one of your User benefits, our Marketing Partners including other Payzer Users, and third parties including other Financial Institutions, may have special programs or promotions that can be earned or enjoyed by using Payzer. Payzer may share some of your non-public personal information so that you may take advantage of these programs. Payzer requires that partners keep your non-public personal information confidential and secure. However, if you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, you may opt out, that is, you may direct us not to share this information by informing us by writing to us at: Payzer, LLC 8000 Corporate Center Drive, Suite 206, Charlotte, NC 28226. Once you have indicated your preference to opt out, you don't need to reconfirm your opt out preference annually. Of course, you may notify Payzer in writing to change your preference at any time. If you are an existing User who opts out, please understand that you may receive marketing offers directly from third parties that were already in production prior to receipt of your opt out notice. Please note that these third parties may maintain their own customer databases and may obtain your non-public personal information independently of Payzer.

Our privacy policy is straightforward: In order to enable Payzer Services, Payzer may disclose information that we collect to affiliates and nonaffiliated third parties. Those Services include but are not limited to: payment transactions, payment processing, loan applications, fraud monitoring, secure storage of your information in a secure electronic vault, advertising programs and promotions, and debit and credit card account issuance. We may disclose the information whether you are a current customer or former customer.

Payzer Processing Partners and Financial Institutions. Financial Institutions, Payzer Processing Partners, and other Payzer Users (eg. when accepting payments from, or making payments to other Payzer Users) must have certain financial information to process your Payzer transactions and to conduct business operations with Payzer. Payzer discloses information with these entities to enable accurate and timely payment transactions through Payzer.

Consumer reporting agencies. We may disclose the information that we collect relating to our transactions or experiences with you to consumer reporting agencies and similar organizations.

Nonaffiliated Third Parties. We may also share your non-public personal information with nonaffiliated third parties, such as: Financial service providers (companies engaged in banking, debit cards, credit cards, payment processing,

and consumer finance); non-financial companies (Payzer Users, service providers, membership clubs, publishers, companies engaged in direct marketing and the selling of consumer products and services); and other companies and organizations (non-profit organizations, any bidder for all or part of the Payzer business). We may also share such information to protect you and other Payzer users from fraud.

Companies that provide Payzer important services. Payzer obligates its service and marketing providers to keep your financial and personal information confidential.

Law Enforcement, Judicial Authorities, and Others. Payzer will share your non-public personal information as needed with appropriate law enforcement officials to investigate theft, fraud and other suspicious activity involving your Payzer account. Payzer may share your non-public personal information with other third parties as otherwise required or as permitted by law.

Payzer Service Providers Keep Your Non-Public Personal Information Confidential and Secure. Our marketing and service providers are under contract to perform specific services for Payzer, including customer service, order fulfillment, transaction processing, fraud and risk management, marketing services, data processing and analysis. We require them to keep your non-public personal information confidential and secure, and we impose restrictions on their use of your non-public personal information for only the purposes for which it was shared.

Web links. Unless otherwise noted, we are not responsible for the privacy and information security policies and practices of companies or organizations that may be linked to our websites. We encourage you to read the privacy policies and security practices of the companies or organizations reached through the links from our websites.

Why It's Important to Keep Your Personal Information Current. Please tell us of any changes to your personal information, so we can keep your account active and inform you of important news and developments affecting your account, including alerting you to suspicious activity on your account. We may modify the Payzer Program and this Privacy Policy at any time, and we will notify you of all material changes to it.

If You are a Personal User and have a Vermont or North Dakota Address, Please Note that Vermont and North Dakota law requires that we must initially assume you have opted out. This means that you will not receive marketing and promotional program benefits from third parties that require Payzer to share your non-public personal information with them, such as (without limitation) the Financial Institution whose products or accounts you have linked to your Payzer Account or with a Payzer Authorized Retailer. In particular, you may be ineligible to participate in various promotions or qualify for other valuable incentives from these parties in conjunction with your Payzer usage. If this is not your preference, please opt in by writing us at Payzer, 8000 Corporate Center Drive, Suite 206, Charlotte, NC 28226.

If You are a Personal User and have a California Address, Please Note that Payzer has pursued a course of compliance with California law that requires us to assume that you have opted out. You will not be able to opt in. Accordingly, Payzer will not share your non-public personal information with any non-affiliated third party marketers for marketing purposes. However, Payzer, individually, or jointly with our Marketing Partners and/or other Payzer Payzer Users, may continue to send you marketing and promotional materials.