

Privacy Policy for Plaude Website

Last Updated: March 12, 2024

Introduction

Welcome to Plaude. To comply with all financial laws and regulations, we must collect and store your personal information. This privacy policy outlines how we Plaude ("we", "us", or "our") collects, uses, protects, and discloses your information when visiting or using our websites, mobile applications, and other online services that link to this Privacy Policy. By using our website, <u>https://plaude.io</u>, you consent to the data practices described in this policy. This Privacy Policy does not apply to non-Plaude companies such as third-party websites that we link to online. Please review the privacy policies of other websites you visit to understand their privacy practices.

Privacy Policy

Information Collection:

We collect information that you voluntarily provide when visiting our website and automatically collect certain information about your device and interaction with our site. Additionally, we collect in other contexts, such as phone calls or email conversations, identity verification, and publicly available data sources. Collected information includes data such as:

- Identifying Data: full name, mailing address, date of birth, social security number, government issued identification, email address, citizenship, phone number, employment status, and occupation.
- **Transaction Data:** banking information, date, total amount, sender, recipient, and any other information provided by the financial institution.
- **Online Data:** links clicked, time of visit, device identification, device type, log-in information, location, cookies, and internet protocol address.
- Social Media Data: likes, comments, and posts.
- Marketing Data: preferences, products and services viewed, and information we believe you might like.

If you disclose any information related to other people to us when you visit the website, you represent that you have the authority to do so and permit us to use the information in accordance with this Privacy Policy.

Use of Information:

Your information is used to personalize your experience, improve our website, provide and improve customer service, process transactions, send periodic emails, verify your identity, detect and prevent fraud, conduct analytics and research, target advertisements, and comply with legal and business obligations.

Our business is both domestic and international, so your information may be stored and processed in other countries that may not have the same data protection laws as the country you provided the information. We will take the necessary steps to ensure that your personal information is securely handled in accordance with applicable data protection laws.

Information Sharing:

We share information for a variety of reasons. We may share information with employees, partners, service providers, and government entities (for legal and necessary purposes). We do not sell, trade, or otherwise transfer your Personally Identifiable Information (PII) to outside parties without your consent, except to trusted third parties who assist us in operating our website, conducting our business, or servicing you, so long as those parties agree to keep your information confidential. Non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

You have the option to opt out of certain targeted advertising by visiting and completing the <u>complaint</u> form, and by reviewing the privacy settings on your mobile device.

Note: opting out of marketing content will not stop messages connected to transactions or services with ongoing business relationships.

Data Security:

We take all reasonable steps to implement a variety of security measures to maintain the safety of your personal information. We maintain administrative, technical, and physical controls which protect against loss or theft and against unauthorized access. Security measures include secure servers, firewalls, data encryption, and limitation to information access.

Cookies and Tracking Technologies:

Our website may use cookies and similar tracking technologies to enhance the user experience. You can choose to disable cookies through your browser settings. For additional details on the cookies and how we use them, see our Cookie Policy.

Compliance with Laws:

Our privacy practices may vary among the counties we operate in to reflect local practices and legal requirements. We will disclose your personal information where required to do so by law or subpoena, and we only retain personal information within compliance with periods under the applicable laws. You may have additional rights under applicable state laws, such as the California Consumer Privacy Act (CCPA).

Minor Privacy:

Our services are not directed at individuals under 18, and we kindly request that people under 18 not provide information to us.

Changes to Privacy Policy:

We may update this privacy policy periodically. The most recent policy will be on our website, and the updated date at the top of this page will reflect the most recent version. If we were to become involved in a merger, acquisition, or some form of asset sale, an updated privacy notice will be provided before any personal information is shared due to an updated privacy policy.

If you have questions about our privacy policies, please email us at hello@plaude.io

Update Description	Approver	Date
Created	Board of Directors	2/1/24
Introduction: additional context added on privacy policies. Information collection: added ways that information can be collected, provided data examples for context, and disclaimer about providing other individuals information. Use of Information: additional context on what and how we use the information and disclosed the use of information internationally. Information Sharing: added how information can be shared, and that marketing can be opted out of. Data Security: added how data is secured with examples. Cookies and Tracking Technologies: directed the reader to policies for additional information. Compliance with Laws: added sharing with other countries, retention of information, and California privacy rights. Minor Privacy: added for minor protections with the site. Changes to Privacy Policy: added context and being in a merger, acquisition, or asset sale. Additional: Removed numbers from sections to standardize the look.	Approved: Ibukunoluwa Adebayo, COO <u>Olatomiwa Idowu</u> Olatomiwa Idowu CEO	3/12/2024

Change Management

Website Privacy Policy - 3-12-24

Final Audit Report

2024-03-12

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