

# Bridge Privacy Policy

Last Updated May 25, 2021

## Introduction

Bridge Money, Inc. (“**Company**”, “**we**” or “**us**”) respect your privacy and are committed to protecting it through our compliance with this privacy policy (the “**Privacy Policy**”).

This Privacy Policy describes the types of information we may collect from you or third parties or that you may provide when you visit the website [www.bridgemoney.co](http://www.bridgemoney.co) (the “**Bridge Site**”) or the Company’s mobile application (the “**Bridge App**”, and collectively with the Bridge Site, the “**Bridge Platform**”) and our practices for collecting, using, maintaining, protecting, and disclosing that information.

The Company is a financial services company. THE COMPANY IS NOT A BANK. When you use the services offered by the Bridge Platform (the “**Services**”), you will share some information with us that could be used to identify you or that is associated with information that identifies you (“**Personal Information**”). We want to be clear about the information we collect, how we use it, and whom we share it with. This Privacy Policy applies to Personal Information that we gather or collect via the Bridge Platform. It does not apply to any Personal Information collected by third party websites not operated by the Company.

If at any time you have questions or concerns about the collection, storage or usage of your Personal Information, or if you notice any oversights in our Privacy Policy, please contact us at [help@bridgemoney.co](mailto:help@bridgemoney.co).

Please understand that your use of the Bridge Platform is strictly voluntary. If you believe your use of the Bridge Platform is not voluntary, at any time, for any reason, please contact us immediately.

This Privacy Policy applies to information we collect:

- On the Bridge Platform.
- In email, text, and other electronic messages between you and the Bridge Platform.

It does not apply to information collected by:

- us offline or through any other means, including on any other website operated by Company or any third party (including our affiliates and subsidiaries); or
- any third party, including through any application or content (including advertising) that may link to or be accessible from or on the Bridge Platform.

Please read this Privacy Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use the Bridge Platform. By accessing or using this Bridge Platform, you agree to this Privacy Policy. This Privacy Policy may change from time to time (see Changes to Our Privacy Policy). Your continued use of this Bridge Platform after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

The Bridge Platform is offered and available to users who are of legal age and capacity to form a binding contract with the Company. You represent and warrant that any profile information you submit is true and accurate and that you are of legal age and capacity to form a binding contract with the Company. We may also restrict access to the Bridge Platform from certain locations. We do not intend to solicit or collect information from anyone under the age of 13. If you believe we might have any information from or about a person under 13, please contact us at [help@bridgemoney.co](mailto:help@bridgemoney.co).

### **Information We Collect About You and How We Collect It**

We collect several types of information from and about users of the Bridge Platform, including:

- your Personal Information;
- that is about you but individually does not identify you; and/or
- about your internet connection, the equipment you use to access the Bridge Platform and usage details

We may collect this information:

- directly from you when you provide it to us;
- automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies; or
- from third parties.

### **Information You Provide to Us**

When you interact with the Bridge Platform, we collect Personal Information that you choose to share with us. For example, when you set up an account with us, we need to collect a few important details about you, such as your name, a unique username you would like to go by, a phone number, your email address, and your date of birth. We may also collect other information such as a copy of your government-issued identification and an image for verification purposes. Please ensure that you only send us an image of yourself. Do not include any images of others. When you contact

customer support or communicate with us in any other way, we will collect whatever information you volunteer, in addition to your name and email address.

### **Information We Collect Through Automatic Data Collection Technologies**

As you navigate through and interact with the Bridge Platform, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to the Bridge Platform, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Bridge Platform; and
- Information about your computer and internet connection, including your IP address, operating system, and browser type.

We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking). Please contact us at [help@bridgemoney.co](mailto:help@bridgemoney.co) for information on how you can opt out of behavioral tracking on this website and how we respond to web browser signals and other mechanisms that enable consumers to exercise choice about behavioral tracking.

### **Information We Get From Third Parties**

We may collect Personal Information about you from other users, our affiliates, and third parties, as permitted by law. For example, we may collect information from third-party verification services, credit bureaus, financial institutions, mailing list providers, and publicly available sources to verify your identity. We may also collect information about you from third parties in connection with any identity or account verification process, fraud detection process, or collection procedure, or as may otherwise be required by applicable law.

## **How We Use Your Information**

### **Personal Information**

**To provide the Bridge Platform and our Services:** Company may use your Personal Information to fulfill requests for products, Services, or information, including information about potential or future Services, including to:

- Manage individual information and accounts;
- Respond to questions, comments, and other requests;
- Verify an individual's identity by comparing your selfie image against your government-issued identification;
- Process payment for products or Services purchased;

- Process applications and transactions;
- Provide access to certain areas, functionalities, and features of our Services; and
- Allow you to register for events.

**For internal business purposes:** Company may use Personal Information for its internal business purposes, including to:

- Measure interest in our Services;
- Develop new products and Services or improve existing products and Services;
- Ensure internal quality control;
- Communicate about individual accounts and activities on our Services and systems, and, in our discretion, changes to any our policy;
- Comply with regulatory requirements;
- Prevent potentially prohibited or illegal activities;
- Enforce our Terms of Use;
- Protect the safety of any person, to address fraud, security or technical issues, or to protect the Company's rights or property;
- Comply with applicable laws, rules and regulations or court orders; and
- For any other purpose for which you have given express permission or consent to the Company.

**For marketing purposes:** We may analyze and use Personal Information to provide you with materials about offers, products, and Services that may be of interest, including new content or Services. We may provide you with these materials by phone, postal mail, email, as permitted by applicable law. Such uses include:

- To tailor content, advertisements, and offers;
- To notify you about offers, products, and services that may be of interest to you;
- To provide Services to you and our sponsors;
- For other purposes disclosed at the time you provide Personal Information; and
- Otherwise with your consent.

### **Non-personal Information**

We may also use non-personally identifiable information that does not personally identify you, including by aggregating and/or de-identifying Personal Information, in order to understand better how our visitors use the Bridge Platform, research our visitors' demographics, interests, and behavior, improve the Bridge Platform, provide visitors with customized services and information, and for other similar purposes. We may share this information with others for information or promotional purposes, and may use non-personally identifiable information in any manner permitted by law. When any non-personally identifiable information is combined with other information that identifies you, it will be treated as Personal Information in accordance with this Privacy Policy

## Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose Personal Information that we collect or you provide as described in this Privacy Policy:

- **To verify your identity.** For example, we may share information about you with credit reporting agencies to verify your Social Security number.
- **With vendors and service providers for:** (i) provision of IT and related services; (ii) provision of information and Services you have requested; (iii) payment processing; and (iv) customer service activities; (v) fraud prevention; (vi) analytics services; and (vii) in connection with the provision of the Services. These service providers have contracted with us to only use the Personal Information for the purpose(s) for which the data were originally collected or may otherwise be lawfully processed.
- **Business partners.** We may share Personal Information with our business partners, affiliates, and for our affiliates' internal business purposes or to provide you with a product or service that you have requested. We may also share Personal Information with business partners with whom we may jointly offer products or services, or whose products or services we believe may be of interest to you.
- **With third parties for legal reasons.** We may share information about you if we reasonably believe that disclosing the information is needed to:
  - comply with any valid legal process, governmental request, or applicable law, rule, or regulation;
  - investigate, remedy, or enforce potential Terms of Use violations;
  - protect the rights, property, and safety of us, our users, or others; or
  - detect and resolve any fraud or security concerns.
- **With third parties as part of a merger or acquisition.** In the event of a transaction or proposed transaction involving the transfer of substantially all of the assets of the Company or one or more of its businesses to another entity, whether an affiliate or a third party, or in connection with a bankruptcy, we may share your Personal Information in the diligence process or to otherwise facilitate the transaction, and with individuals assisting in the transaction or in connection with a bankruptcy. Your Personal Information may also be one of the transferred assets as part of the transaction or bankruptcy.

## Cookies & Analytics Technologies

In operating the Bridge Platform, we may use a technology called "cookies." A cookie is a piece of information that the computer that hosts the Bridge Platform gives to your browser when you access the Bridge Platform. Our cookies help provide additional

functionality to the Bridge Platform, including helping us analyze usage more accurately. For instance, the Bridge Platform may set a cookie on your browser that allows you to access the Bridge Platform without needing to remember and then enter a password more than once during a visit to the Bridge Platform. On most web browsers, you will find a “help” section on the toolbar. Please refer to this section for information on how to receive notification when you are receiving a new cookie and how to turn cookies off. We recommend that you leave cookies turned on because they allow you to take advantage of some of the Bridge Platform features.

Some of our business partners (e.g., advertisers) may also use cookies on the Bridge Platform. For example, on occasion an advertiser may run a banner campaign on the Bridge Platform. This Privacy Policy covers the use of cookies by the Bridge Platform only and does not cover the use of cookies by any business partners or advertisers on the Bridge Platform.

### **Web Beacons**

We may employ a software technology called clear gifs (a.k.a. Web Beacons) that help us better manage content on the Bridge Platform by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user’s computer hard drive, clear gifs are embedded invisibly on Web pages and are about the size of the period at the end of this sentence. We may tie the information gathered by clear gifs to our customers’ Personal Information. We may use clear gifs in our HTML-based emails to let us know which emails have been opened by recipients. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing campaigns.

### **External Sites**

The Bridge Platform may contain links to other websites and other websites may reference or link to the Bridge Platform. These websites are operated by third parties not controlled by us, and by linking to them or being linked from them Company does not endorse, approve or make any representations about third-party websites or domains. We encourage you to read the privacy policies of each and every website and domain that you interact with. We are not responsible for the privacy practices or content of such other websites or domains and you visit them at your own risk.

### **Data Security**

We have implemented measures designed to secure your Personal Information from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on our secure servers behind firewalls. Any payment transactions will be encrypted using SSL technology.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of the Bridge Platform, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your Personal Information, we cannot guarantee the security of your Personal Information transmitted to the Bridge Platform. Any transmission of Personal Information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Bridge Platform.

### **Choices About How We Use and Disclose Your Information**

We strive to provide you with choices regarding the Personal Information you provide to us. We have created mechanisms to provide you with the following control over your information:

- **Tracking Technologies and Advertising.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's website. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.

We do not control third parties' collection or use of your information to serve interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way.

Certain users may have additional Personal Information rights and choices based on where they live. Please see [Your Privacy Rights](#) for more information.

### **Accessing and Correcting Your Information**

You can review and change your Personal Information by logging into the Bridge Platform and visiting your account profile page.

You may also send us an email at [help@bridgemoney.co](mailto:help@bridgemoney.co) to request access to, correct or delete any Personal Information that you have provided to us. We cannot delete your Personal Information except by also deleting your user account. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Certain users may have additional Personal Information rights and choices based on where they live. Please see [Your Privacy Rights](#) for more information.

## **Your Privacy Rights and International Privacy Practices**

If you are a California resident, California law may provide you with additional rights regarding our use of your Personal Information. To learn more about your California privacy rights, visit <https://oag.ca.gov/privacy>.

Certain users may be entitled 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 to [help@bridgemoney.co](mailto:help@bridgemoney.co).

The Bridge Platform is not intended for users outside of the United States. You agree to not use the Bridge Platform if you are a resident of a country other than the United States. If you are United States resident but using the Bridge Platform out of the United States, your data and information is collected in the country in which you are located and is transferred to the United States or another country where our servers are located.

If you would like to request to review, correct, restrict or delete Personal Information that you have previously provided to us, object to the processing of Personal Information, or if you would like to request to receive an electronic copy of your Personal Information for purposes of transmitting it to another company (to the extent this right to data portability is provided to you by applicable law), please contact us at [help@bridgemoney.co](mailto:help@bridgemoney.co). We will respond to your request in accordance with the applicable law that governs the collection, use and deletion of your data and information. The requested deletion will be as comprehensive as possible but is always subject to issues outside of our control, including applicable regulations and laws, your actions and the actions of third parties. It is important to note that we may retain a copy of the information for archival purposes and to avoid identity theft or fraud.

You also have the right to lodge a complaint with the supervisory authority of your habitual residence, place of work or place of alleged infringement, if you consider that the processing of your personal data infringes applicable law.

## **Changes to Our Privacy Policy**

It is our policy to post any changes we make to our Privacy Policy on this page with a notice that the Privacy Policy has been updated on the Bridge Platform home page. If we make material changes to how we treat our users' Personal Information, we will notify you by email to the email address specified in your account and/or through a notice on the Bridge Platform home page. The date the Privacy Policy was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting the Bridge Platform and this Privacy Policy to check for any changes.

## Contact Information

To ask questions or comment about this Privacy Policy and our privacy practices, contact us at: [help@bridgemoney.co](mailto:help@bridgemoney.co)

To register a complaint or concern, please contact us at: [help@bridgemoney.co](mailto:help@bridgemoney.co)