



Dash Direct PRIVACY POLICY

Last Updated April 11, 2021

Cray Pay, Inc., a Delaware corporation and its wholly owned company Dash Direct are referred to in this privacy policy ("Policy") as "Dash Direct", "we", "our", or "us". This policy explains how personally identifiable information is collected, used and disclosed by Dash Direct with respect to your access and use of our mobile application ("App"), the Dash Direct website located at <https://dashdirect.org> (the "site") and Dash Direct's online products and services provided therein (collectively with the app and site, the ("Program")), so that you can make an informed decision about using the service. For the avoidance of doubt, the collection, use and disclosure of information by merchants participating in the Service are governed by their individual privacy policies.

1. TYPES OF INFORMATION WE COLLECT ABOUT YOU

There are two main types of information we collect about users of the program:

"Personally Identifiable Information" is information that identifies you and may include, for example, your full (i.e., first and last) name, phone number, email address, postal address, credit or other payment card number, and photos of you or other individuals.

"Non-Personally Identifiable Information" is information that relates to you or the computer or mobile device you use to access the program, but, does not on its own identify you personally. This information may include (for example), information about your use of the program, including parts or functions of the program you have used or viewed, content you have accessed or viewed, advertising sent to you or that you have viewed, transaction history, IP address and device identifiers, information about your internet connection, information about the equipment or software you use to access the program, and information you provide to or post on message boards or chat rooms that are part of the program.

How we collect information from you

We collect information about you in three main ways:

Directly from you, when you provide it to us. For example, when you register with the app, sign up for email or text alerts, make purchases via the program, request products or services, respond to surveys, contact us or otherwise interact with us. This includes your first and last name, telephone number, postal and email addresses, and billing information (such as credit card number, cardholder name, and expiration date).

Automatically, when you use our Program. We collect information using cookies and similar technologies, through logging your activities on the program. In addition, after you have provided us with your information, you use. we may automatically associate that information and other information that we collect with your account whenever you are logged-in so that we can identify you across multiple devices and browsers. When you are not logged-in, we may automatically collect information that can be used to recognize you across the devices When you are using a Wi-Fi network to which we have access, we may also detect and identify a device to which you have previously logged-in.

From third parties: we may obtain information about you from third parties outside of the program. When you sign-on to the program or if you interact with us through a social media function such as a plug-in (for example, a Facebook "like" button) then you may be permitting us to have on-going access to some information from your social network profile (such as your name, email address, your friend list, photo, age, gender, location, birthday, social networking ID, current city, the people/sites you follow, and so forth). We may also obtain information about you from a third-party data aggregator, cookie technology operator, advertising network, or another type of data company.

2. HOW WE MAY USE YOUR INFORMATION

We may use the information we collect about you for various purposes, including to:

- Create an account for the program if you have requested one;
- Provide the program and products you have requested;
- Personalize and improve your online experience;
- Respond to emails or other requests, inquiries, comments, or questions;
- Provide customer support;
- Present you with offers tailored to your interests and past activities or usage of the program;
- Monitor and analyze trends, usage, and activities of visitors to, and users of, the program;
- Improve the program, our marketing, and products or programs we may offer;
- Contact you regarding your use of the program or, in our discretion, changes to our policies;
- Verify and/or authenticate a user's identity;
- Provide you with information that we believe may be useful to them, such as information about products or services offered by us or by others;
- Maintain records of our transactions and communications;

- Comply with applicable laws, regulations, or legal process as well as industry standards and our company policies;
- Prevent, investigate, identify, or take any other action regarding any suspected or actual fraudulent or illegal activity or any activity that violates our Terms and Conditions; or
- For any other purpose, with your consent.

We also may use the information we obtain about you in other ways for which we provide notice at the time of collection.

In addition, we use information collected online through cookies, web beacons, and other automated means for purposes such as recognizing your browsing device when you visit the program, tracking your activity as you navigate the Program, or analyzing your use of the Program. This information may be used to track your activity over time on various websites and services, as well as across different devices you may use to access the internet and our program.

3. ADVERTISING AND ANALYTICS SERVICE.

We may use third-party ad networks to display advertising within our service and across the internet, and we may use our own and third-party analytics services for various purposes including better understanding and enabling your use of our program. These services may involve the use of web beacons, cookies, and other tracking technologies to collect information about your activities on our program and other websites and online services, including device identifiers, web browser, pages viewed, time spent on pages, links clicked and conversion information. Further, your collected information and the analytics services may be used by Dash Direct and others to, for example, provide you with targeted advertising based upon your interests, analyze and track transaction-related and other collected data, and determine the popularity of certain content. Many of the ad networks on our program participate in the Digital Advertising Alliance's self-regulatory program, which allows you to opt out of having your browser information used for interest-based advertising. For more information, please visit www.aboutads.info/choices. Please note that opting out of interest-based advertising specifically does not opt you out of all advertising generally. You may continue to receive generic ads from ad networks on our service.

4. HOW WE MAY SHARE INFORMATION

Service Providers that We Have Retained to Perform Certain Business-Related Functions on Our Behalf: For example, our service providers may offer services such as research, analytics, hosting websites, fulfilling transactions, maintaining databases, administering contests, providing technology services and platforms, deliveries, and processing payments. We may also need to share information with other companies to enable the uses described above in "How We Use Information About You" or elsewhere

in this Privacy Policy. Typically, when we provide these companies with personally identifiable information, they are only provided with that personally identifiable information they need to perform their functions and that personally identifiable information can only be used as is necessary to perform the services on our behalf, or to comply with legal requirements. Similarly, where appropriate, we often take steps to require third-party service providers to protect personally identifiable information.

We also may share your information: (1) if we are required to do so by law, regulation, or legal process (such as in response to a court order or subpoena or similar government request for information); (2) to fulfill requests by government agencies, including law enforcement authorities; (3) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, or in connection with an investigation of suspected or actual illegal activity; (4) to enforce our policies, or to protect legal rights, property, or safety; (5) with third parties, to investigate or address possible criminal or fraudulent activity; or (6) in the event of a joint venture, partnership, merger, sale or other collaboration with another organization.

5. HOW WE PROTECT INFORMATION

We maintain procedural, technical and physical safeguards for the program to help protect against loss, misuse or unauthorized access, disclosure, alteration or destruction of the personally identifiable information you provide via the program. Unfortunately, no transmission of data is guaranteed to be completely secure. It may be possible for third parties not under our control to intercept or access transmissions or private communications unlawfully. Therefore, any transmission of personally identifiable information to us is made at your own risk. If you believe that your interaction with us is no longer secure, please notify us using the contact details below.

6. MANAGING YOUR INFORMATION

You have many choices to access information we collect about you and about how we use or disclose that information. This section details many of those choices, including how you can exercise rights you may with respect to your information including personally identifiable information, how you can opt out of collection and use of certain types of information for certain purposes (such as marketing), and how you can use your browser or third-party tools to disable certain collection methods such as cookies or tracking technologies.

You may access, correct, amend, or delete information we have about you by logging into your account and navigating to your account page. If you wish to cancel your account, you may do so through your account page. If you do, personally identifiable information associated with your account will be deleted as soon as is reasonably practical or as required by applicable law. Please note that we may retain information that is otherwise deleted in anonymized and aggregated form, in archived or backup

copies as required pursuant to records retention obligations, or otherwise as required by law.

We may use some of the information we collect for marketing purposes, including to send you promotional communications about new Dash Direct features, products, events, or other opportunities. If you wish to stop receiving these communications or to opt out of use of your information for these purposes, please follow the opt-out instructions by clicking "Unsubscribe" (or similar opt-out language) in those communications. You can also contact us at support@dashdirect.org to opt out.

7. COOKIES AND SIMILAR TECHNOLOGIES AND HOW WE USE THEM

Like many companies, we use cookies and similar technologies on our program (referred to together from this point forward as "Cookies", unless otherwise stated) including HTTP cookies, flash cookies, HTML5 and Flash local storage, web beacons/ GIFs, embedded scripts, e-tags/cache browsers (as defined below).

We may use cookies for a variety of purposes and to enhance your online experience, for example, by remembering your log-in status and viewing preferences from a previous use of the program, for when you later return to the program. In particular, our program uses the following categories of cookies:

- **Strictly Necessary Cookies:** We may use cookies required for system administration, to prevent fraudulent activity or to improve security. We are not required to obtain your consent to cookies that are strictly necessary.
- **Analytics and Performance-Related Cookies:** We may use cookies to assess the performance of our program, including as part of our analytic practices to improve the content offered through the program. We use third-party analytics vendors to analyze statistics and evaluate our services and the content we provide to you. These vendors may collect or have access to your anonymized information, pursuant to their own privacy policies.
- **Functionality-Related Cookies:** We use cookies to tell us, for example, whether you have visited the program before or if you are a new visitor and to help us identify the features and content in which you may have the greatest interest.
- **Targeting-Related Cookies:** We may use cookies to deliver content, including ads, relevant to your interests on our program and third-party sites based on how you interact with our advertisements or content. We have set out further information about the use of cookies by ad networks below. Your use of the program indicates your consent to our use of cookies.

• **Cookies and Tracking Technologies – How to Opt Out**

If you would prefer not to accept cookies or otherwise wish to disable our use of tracking technologies, most browsers and mobile devices allow you to change your settings so as to notify you when you receive Cookies or other tracking technologies are being used, and to choose whether or not to accept/allow it. Most browsers also allow you to disable or delete existing cookies or to automatically reject future cookies. Disabling cookies may limit your ability to use the program.

Certain tracking technologies we use are related to advertising networks, and through those technologies we may share certain information such as IP addresses. No personally identifiable information is shared with these advertising networks, but please note that the information we share with those advertising networks might be combined with other information about you that those networks may have collected from other sources.

Certain tracking technologies we use involve the use of session replay scripts or other scripts that run directly from your browser. If you wish to disable these tracking technologies, you can install a third-party browser analytics blocker plug-in.

If you have any questions about how we or our third-party service providers use cookies or other tracking technologies that aren't answered in this Privacy Policy, please contact us at support@dashdirect.org.

8. International Transfers (Including Transfers Outside Of The European Union)

If you are utilizing the program from outside the United States, please be aware that we process and store information on servers located in the United States, and we may store information on servers and equipment in other countries depending on a variety of factors, including the locations of our users and service providers. By using the program, you consent to the transfer of information (including customer information, content, and personally identifiable information) to locations that may be outside of your country of residence, including the United States. You acknowledge and agree that, as a condition of providing any content, you can legally transfer it to the United States or another country.

With respect to transfers of information out of the European Union (EU), we may process some personally identifiable information pursuant to data processing agreements that include the EU Standard Contractual Clauses. To learn more about our data processing agreements, please contact us at support@dashdirect.org.

9. Links To Other Websites

The Program may include links to other websites for your convenience and information. Websites that are operated by entities not affiliated with us may have their own privacy policies or notices, which we strongly suggest you review. We are not responsible for the content or privacy practices of any linked websites that we do not control.

10. Social Features

The program may include features that are designed to permit interactions that you initiate between the program and third-party websites or services, including third party social networks (“Social Features”). Examples of social features include enabling you to “like” or “share” our content on other websites or services; make comments on certain pages using a plugin; or to transmit content to the program from your account on a third-party website or service.

If you use social features on the program, we and the third-party service that operates the social features may have access to certain information about you and your use of both the program and theirs. The information we collect in connection with social features is subject to this Privacy Policy. The information collected and stored by the third parties remains subject to those third parties’ privacy practices, including whether the third parties continue to share information with us, the types of information shared, and your choices as to what is visible to others on those third-party websites or services.

11. Children’s Privacy

The program is not designed or intended for use by children under 13, and thus if you are under 13 we ask that you do not use the program or provide us with any information. If we discover that we have inadvertently gathered any such information then we will, to the extent required by law, delete such information from our records. If a parent or guardian becomes aware that his or her child under 13 has provided us with information without his or her consent, he or she should contact us at support@dashdirect.org.

12. California Privacy Rights

California minors under 18 years old may request the removal of any information that they posted to the Program by contacting support@dashdirect.org. Upon such request, we will anonymize or remove from public view any content posted by a minor to the program, unless required by law to retain such content or information.

California law permits customers in California to request certain details about how their “personal information” (as defined by California Civil Code Section 1798.83) is shared

with third parties for direct marketing purposes. Under the law, a business must either provide this information or permit California customers to opt in to, or opt out of, this type of sharing. We do not share personal information with third parties or affiliates for those third parties' or affiliates' own direct marketing purposes. California customers may request information about our compliance with this law by contacting us at suport@dashdirect.org or by postal mail sent to:

CrayPay, Inc.
Dash Direct
Attention: California Privacy Inquiry
1760 E Pecos Rd Suite 312
Gilbert, AZ 85295

Your inquiry must specify "California Privacy Rights Request" in the subject line of the email or the first line of the letter, and include your name, street address, city, state, and ZIP code. Please note that we are only required to respond to one request per customer each year.

14. Usernames & Passwords

It is important that you protect and maintain the security of any account and that you notify us immediately of any unauthorized use of any Dash Direct account. Do not disclose your password to anyone else.

15. Changes To This Privacy Policy

We may change this Privacy Policy from time to time. If we make changes, we will notify you by revising the date at the top of this Privacy Policy. We encourage you to review this Privacy Policy whenever you visit the program to stay informed about our information practices.

16. How To Contact Us

If you have questions regarding this Privacy Policy, you may email us at support@dashdirect.org or write to us at:

Cray Pay, Inc.
Dash Direct
Attention: Privacy Inquiry
1760 E Pecos Rd Suite 312
Gilbert, AZ 85295