Privacy Policy

Effective as of 08/17/2021.

This Privacy Policy describes how Mobilecoin Inc, MobileCoin US, LLC and our corporate subsidiaries (collectively, "MCI" "we", "us", or "our") may collect, utilize, or share personal information upon visiting mobilecoin.com or our other websites or services that link to this Privacy Policy (collectively, the "Services"), contact us, receive our communications, or attend our events.

How We Utilize Personal Information

If you share personal information, we may consider this information for the following purposes and as otherwise described in this Privacy Policy or at the time of collection:

To operate the Services. We may consider shared personal information to:

- provide, operate, and improve the Services;
- establish and maintain your user profile on the Services;
- communicate with you about the Services, including by sending you announcements, updates, security alerts, and support and administrative messages;
- provide support and maintenance for the Services; and
- respond to your requests, questions and feedback.

For research and development. We analyze use of the Services to improve the Services and to develop new products and services.

To send you marketing and promotional communications. We may send you marketing communications as permitted by law. You can opt out of our marketing and promotional communications as described <u>below</u>.

To comply with law. We utilize personal information as we believe necessary or appropriate to comply with applicable laws, lawful requests, and legal process, such as to respond to subpoenas or requests from government authorities.

For compliance, fraud prevention, and safety. We may utilize personal information and disclose it to law enforcement, government authorities, and private parties as we believe necessary or appropriate to: (a) protect our, your, or others' rights, privacy, safety, or property (including by making and defending legal claims); (b) enforce the terms and conditions that govern the Services; and (c) protect, investigate, and deter against fraudulent, harmful, unauthorized, unethical, or illegal activity.

With your consent. We may specifically ask for your consent to collect, utilize, or share your personal information, such as when required by law.

To create anonymous data. We may create aggregated and other anonymous data from your personal information and other individuals whose personal information we collect. We make personal information into anonymous data by removing information that makes the data personally identifiable to you. We may use this anonymous data and share it with third parties for our lawful business purposes, including to analyze and improve the Services and promote our business.

How We Share Personal Information

We do not share your personal information with third parties without your consent, except in the following circumstances or as otherwise described in this Privacy Policy:

Service providers. We may share personal information with third-party companies and individuals that provide services on our behalf or help us operate the Services (such as customer support, hosting, analytics, KYC, email delivery, marketing, and database management services). These third parties may use your personal information only as authorized by their contracts with us.

Third-party platforms and social media networks. If you have enabled features or functionality that connect the Services to a third-party platform or social media network (such as by connecting your account with a third party to the Services or sharing content via a third-party platform), we will only disclose personal information that you have authorized us to share. We do not control the third party's use of personal information.

For compliance, fraud prevention and safety. We may share personal information for the compliance, fraud prevention and safety purposes described <u>above</u>.

Your Choices

In this section, we describe the rights and choices available to all users.

Access or update your information. If you have registered for an account with us, you may review and update certain personal information in your account profile by logging into your account.

Opt out of marketing communications. You may opt out of marketing emails by following the unsubscribe instructions at the bottom of the email. You may continue to receive service-related and other non-marketing emails.

Cookies & browser web storage. For information on how to disable cookies and similar technologies used in the Services, see our Cookie Policy below.

Do Not Track. Some Internet browsers may be configured to send "Do Not Track" signals to the online services that you visit. To find out more about "Do Not Track," please visit www.allaboutdnt.com.

Choosing not to share personal information. Where we are required by law to collect your personal information, or where we need your personal information to provide the Services to you, if you do not provide this information when requested (or you later ask to delete it), we may not be able to provide you with the Services. We will tell you what information you must provide to receive the Services by designating it as required at the time of collection or through other appropriate means.

Third-party platforms or social media networks. If you choose to connect to the Services via a third-party platform or social media network, you may have the ability to limit the information that we may obtain from the third party at the time you connect your third-party account to the Services. Subsequently, you may be able to control your settings through the third-party platform. If you withdraw our ability to access certain information from a third-party platform or social media network, that choice will not apply to information that we have already received from that third party.

Personal Information We Collect

Information you provide to us. Personal information you provide to us through the Services may include:

- **Contact information**, such as your first and last name, email address, phone number, professional title and organization name.
- **Profile information,** such as your username and account preferences for the Services. We will never ask you for your passwords or mnemonic phrases.
- **Feedback or correspondence**, such as information you provide when you contact us with questions, feedback, or otherwise correspond with us.
- Usage information, such as information about how you use the Services and interact with us, including
 information you provide when you use any interactive features of the Services.
- Marketing information, such as your preferences for receiving communications about our products, activities, and publications, and details about how you engage with our communications.
- Other information that we may collect which is not specifically listed here, but which we will use in accordance with this Privacy Policy or as otherwise disclosed at the time of collection.

Information we obtain from social media platforms. We may maintain pages for MobileCoin US on social media platforms, such as Medium, Facebook, Twitter, and LinkedIn, Instagram, and Reddit. When you visit or interact with our pages on those platforms, the platform provider's privacy policy will apply to your interactions and their collection, use, and processing of your personal information. You or the platforms may provide us with information through the platform, and we will treat such information in accordance with this Privacy Policy.

If you choose to connect your account on a third-party platform or network to the Services, like using your Medium account to access our blog, we may collect information from that platform or network. For example, this information may include your Medium username, profile picture, and other profile information. You may also have the opportunity to provide us with additional information via the third-party platform or network, such a list of your connections.

Information we obtain from other third parties. We may receive personal information about you from third-party sources, such as marketing partners, publicly-available sources, and data providers.

Cookies and Other Information Collected by Automated Means

We, our service providers, and our business partners may automatically log information about you, your computer or mobile device, and activity occurring on or through the Services. The information that may be collected automatically includes your computer or mobile device operating system type and version number, manufacturer and model; device identifier; browser type; screen resolution; IP address; the website you visited before browsing to our website; general location information such as city, state or geographic area; and information about your use of and actions on the Services, such as pages or screens you viewed, how long you spent on a page or screen, navigation paths between pages or screens, information about your activity on a page or screen, access times, and length of access. Our service providers and business partners may collect this type of information over time and across third-party websites and mobile applications.

See our Cookie Policy below for more information.

Other Sites, Mobile Applications, and Services

The Services may contain links to, or content or features from, other websites and online services operated by third parties. These links are not an endorsement of, or representation that we are affiliated with, any third party. In addition, our content may be included on web pages or in mobile applications or online services that are not associated with us. We do not control third-party websites, mobile applications, or online services, and we are not responsible for their actions. Other websites and services follow different rules regarding the collection, use, and sharing of your personal information. We encourage you to read the privacy policies of the other websites and mobile applications and online services you use.

Security Practices

The security of your personal information is important to us. We employ a number of organizational, technical and physical safeguards designed to protect the personal information we collect. However, security risk is inherent in all internet and information technologies and we cannot guarantee the security of your personal information.

International Data Transfers

We are headquartered in the United States and have service providers in other countries, and your personal information may be transferred outside of your state, province, or country to the United States or other locations where privacy laws may not be as protective as those in your state, province, or country.

Age of Majority

The Services are not directed to, and we do not knowingly collect personal information from, anyone under the age of 16. If any parent or guardian of a minor has any concerns or questions, please feel free to contact us at legal@mobilecoin.com.

Changes to this Privacy Policy

We may amend this Privacy Policy at any time by posting the amended version on the Services and indicating the effective date of the amended version. We may announce any material changes to this Privacy Policy through the Service and/or via email if we have your email address. In all cases, your continued use of the Services after the posting of any modified Privacy Policy indicates your assent to the amended Privacy Policy.

How to Contact Us

If you have any questions or comments about this Policy or MobileCoin's privacy practices, email us at legal@mobilecoin.com. You may also write to us via postal mail at:

MobileCoin Inc

Attn: Legal – Privacy 275 8th Street Floor 3

Cookie Policy

Effective as of 08/17/2021.

This Cookie Policy explains how MobileCoin, Inc. and our corporate subsidiaries and affiliates (collectively, "MobileCoin" "we", "us" or "our") uses cookies and similar technologies in connection with this website and any other website that we own or control and which posts or links to this Cookie Policy (collectively, the "Sites").

What are cookies?

Cookies are small data files that are placed on your computer or mobile device when you visit a website. Cookies serve different purposes, like helping us understand how a site is being used, letting you navigate between pages efficiently, remembering your preferences and generally improving your browsing experience.

Our Sites may use both session cookies (which expire once you close your web browser) and persistent cookies (which stay on your computer or mobile device until you delete them).

We use two broad categories of cookies: (1) first party cookies, served directly by us to your computer or mobile device, which we use to recognize your computer or mobile device when it revisits our Sites; and (2) third -party cookies, which are served by service providers or business partners on our Sites, and can be used by these parties to recognize your computer or mobile device when it visits other websites. Third party cookies can be used for a variety of purposes, including site analytics, advertising and social media features.

What types of cookies and similar technologies does MobileCoin use on the Sites?

The only types of cookies that we use are *Essential* cookies, served by MobileCoin Inc. These cookies are necessary to allow the technical operation of our Services (e.g., they enable you to move around on a website and to use its features). You can control these cookies per the rights in the "Your Choices" section below.

Your choices

Most browsers allow you to remove or reject cookies. To do this, follow the instructions in your browser settings. Many browsers accept cookies by default until you change your settings. Please note that if you set your browser to disable cookies, the Sites may not work properly.

For more information about cookies, including how to see what cookies have been set on your computer or mobile device and how to manage and delete them, visit www.allaboutcookies.org. If you do not accept our cookies, you may experience some inconvenience in your use of our Sites.

Changes

Information about the cookies we use may be updated from time to time, so please check back on a regular basis for any changes.

Questions

| If you have any questions about this Cookie Policy, please contact us at legal@mobilecoin.com . | |
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