



MO TECHNOLOGIES USA LLC PRIVACY POLICY

Last Modified: March 2019

OUR COMMITMENT TO PRIVACY

This Privacy Policy describes the ways MO Technologies USA LLC, and its affiliates ("MO Technologies," "we," "our" or "us") may collect, use and disclose your personal information in connection with our products and services (collectively the "MO Services"). You accept this policy by using the MO Services on our website or by any other means, including our mobile applications.

MO Technologies knows that you care about how your personal information is used and shared, and we take your privacy seriously. Our primary goal is to provide you with exceptional service, and we understand that you may have questions or concerns regarding your personal information and how it will be used. To make this privacy policy easy to find, it is available on the home page of the MO Technologies website at <http://moinstantcash.com> (the "website") and through our mobile applications. You may also email us at help@motecnologiesusa.com with any privacy-related questions you have.

APPLICABILITY OF PRIVACY POLICY

Throughout this policy, we use the term "Personal Information" to describe information that can be associated with a specific person and can be used to identify that person. Personal Information does not include information that has been anonymized so that it does not identify a specific user. This privacy policy applies to all Personal Information we collect through our web and mobile applications from our users, including you. This privacy policy also applies to any Personal Information we gather from you and share to any third party or service provider (collectively, "Third Parties") for use in connection with MO Services. By using MO Services, you hereby authorize us to review and share your information (including Personal Information) with Third Parties.

When MO Technologies shares your personal information with Third Parties who perform functions on our behalf ("Third Party Service Providers"), we require the security and confidentiality of your information, as well as limiting their use of the information to what is reasonable and necessary to carry out their work with us and comply with applicable laws and regulations. For more information on how we share your Personal Information with other parties see **HOW WE SHARE PERSONAL INFORMATION WITH OTHER PARTIES**, below This Privacy Policy does not apply to Third Party Service providers that you elect to access through the MO Services or that you share information with directly. While we attempt to facilitate access only to those Third Party Service Providers that share our respect for your privacy, we do not take responsibility for the content or privacy policies of those Third Party Service Providers. We encourage you to carefully review the privacy policies of any Third Party Service Providers you access.

PERSONAL INFORMATION WE MIGHT GATHER ABOUT CUSTOMERS

The information we learn from customers helps us personalize and continually improve your experience. Here are the types of information we gather.

- **Information You Give Us:** We receive and store any information you enter on our website, mobile application, or give us in any other way. You can choose not to provide certain information, but then you might not be able to take advantage of many of our features. We use the information that you provide for such purposes as responding to your requests, customizing your cash advance options, and communicating with you.
- **Automatic Information:** We receive and store certain types of information whenever you interact with us. When you visit the website or use one of our mobile applications, we collect your IP address and standard web log information. Additionally, like many Web sites, we use "cookies," and we obtain certain types of information when your Web browser accesses <http://moinstantcash.com>.
- **E-mail Communications:** To help us make e-mails more useful and interesting, we often receive a confirmation when you open e-mail from MO Technologies if your computer supports such capabilities. If

you do not want to receive e-mail or other mail from us, please adjust your Customer Communication Preferences.

- Information from Other Sources: We might receive information about you from other sources and add it to our account information.
- Financial Information: Bank account and routing numbers and credit cards linked to your MO Technologies account. You may provide us with access credentials (for example, username and password) that allow us to gain online access to one or more accounts that you maintain with a third-party financial institution and that you choose to designate for use in connection with the MO Services (each, an "Authorized Bank Account"). We work with one or more third party service providers that will securely store pursuant to industry standards any Authorized Bank Account access credentials that you provide to us and we will access your Authorized Bank Accounts for purposes of providing and improving our service to you. You may only provide account access credentials for and authorize us to access valid accounts that you hold in your own name. You may not provide access credentials for an account that is held by a third person. You must update your MO Technologies account information to reflect any change to the username or password that is associated with any Authorized Bank Account.

If you choose to provide your Authorized Bank Account credentials to us, you authorize us to use this information to provide you with MO Services. This authorization will remain in effect until you notify us that you wish to revoke this authorization, which may affect your ability to receive MO Services. The Third Party Service providers that we work with include Plaid, Inc. ("Plaid"). Plaid's services and use of your information are governed by its policy available at <https://plaid.com/legal/>.

We are committed to providing a safe, secure and all around great service. Therefore, before permitting you to use MO Services, we may require additional information from you we can use to verify your identity, address or other information or to manage risk and compliance throughout our relationship. We may also obtain information about you from third parties such as identity verification, fraud prevention and in compliance with applicable U.S. federal and state regulations. We also use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our office and files, and we authorize access to Personal Information only for those employees who require it to fulfill their job responsibilities.

We make reasonable efforts to ensure security on our systems. Despite our efforts, we cannot guarantee that Personal Information may not be accessed, disclosed, altered or destroyed by breach of our administrative, managerial and technical safeguards. Therefore, we urge you to take adequate precautions to protect your personal data as well, including never sharing your Account password with anyone.

If we learn of a systems security breach, we may attempt to notify you electronically so that you can take appropriate protective steps. By using MO Services, you agree that we may communicate with you electronically. We may post a notice on the website if a security breach occurs. We may also send an email to you at the email address you have provided to us. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. To receive free written notice of a security breach (or to withdraw your consent from receiving electronic notice of a security breach) you should notify us.

HOW WE USE THE PERSONAL INFORMATION WE COLLECT

Our primary purpose in collecting Personal Information is to provide you with a safe, smooth, efficient, fun and customized experience. We may use your Personal Information to:

- Provide the services and customer support you request;
- Process transactions and send notices about your transactions or your network activity;
- Resolve disputes, collect fees, and troubleshoot problems;
- Prevent potentially fraudulent, prohibited or illegal activities, and enforce our Merchant Funding Agreement;
- Customize, personalize, measure, and improve MO Services and the content and layout of our website;
- Send you updates about new products and services that we are offering to customers
- Compare information for accuracy and verify it with third parties;
- Perform other duties as required by law.

HOW WE SHARE PERSONAL INFORMATION WITH OTHER PARTIES

We do not share your Personal Information with third parties for promotional or marketing purposes. However, we may use analytics service providers to analyze how you interact and engage with the MO Services so that we can learn and make enhancements to offer you a better experience.

We may share your Personal Information with:

- Law enforcement, government officials, or other third parties if we are compelled to do so by a subpoena, court order or similar legal procedure, when it is necessary to do so to comply with law, or where the disclosure of Personal Information is reasonably necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of the MO Technologies Merchant Funding Agreement, or as otherwise required by law.
- Third party service providers who assist us in providing services to you or who provide fraud detection or similar services on our [or any vendor's] behalf.
- Service providers under contract who help with parts of our business operations (for example, fraud prevention, payment processing, or technology services); Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit.
- Other third parties with your consent or at your direction to do so. When you broadcast information to third-party services, such information is no longer under our control and is subject to the terms of use and privacy policies of such third parties. We do not send your Personal Information to third-party social networks unless you have specifically requested or authorized us to do so.

HOW YOU CAN ACCESS OR CHANGE YOUR PERSONAL INFORMATION

You can review and update your Personal Information in your account settings at any time by logging in to your account.

LINKS TO OTHER SITES

The website may contain links to other sites. We do not control the information collection of sites that can be reached through links from the website. We encourage our users to be aware when they are leaving the website and to read the privacy statements of any site that collects personally identifiable information.

ANONYMIZED INFORMATION

We collect statistical information about both unregistered and registered users that is not personal information and cannot be tied back to you, your Account or your web browser. Some of this information is derived from Personal Information.

We may use Anonymized Information for various business purposes where permissible under applicable laws and regulations, including for analytics or to develop or improve our services. We may use this Anonymized Information with Third Party Service Providers.

CHANGES TO OUR PRIVACY POLICY

MO Technologies is always improving. As our service evolves, we may occasionally update this privacy policy. If we modify this privacy policy, we will post the revised privacy policy to the website, and we will also revise the "last modified date" stated above. If we make material changes in the way we use Personal Information, we will notify you by posting an announcement on our service or by sending you an e-mail. It is your responsibility to periodically review this privacy policy; users are bound by any changes to the privacy policy by using the service after such changes have been first posted.

HOW TO CONTACT US

If you have questions or concerns regarding this privacy policy, or any feedback pertaining to your privacy and the MO Technologies service that you would like us to consider, please email us at help@motechnologiesusa.com