The Document Privacy Policy

This Privacy Policy describes how Refer to the Document, Inc. (referred to in this Privacy Policy as "Company," "we," "us," or "our"), as the operator of The Document mobile application (the "App"), the related website located at www.refertothedocument.com (the "Site"), and the associated services provided through the App and the Site (the App, the Site and these services constituting the "Service") collects information when you access, visit or use the Service. This Privacy Policy also explains how we use and disclose the information we collect from you, and your rights in relation to that information. By accessing, visiting, or using the Service, you expressly consent to our collection, storage, use and disclosure of your information as described in this Privacy Policy. Please note that if you disagree with anything in this Privacy Policy, you must not use the Service.

1. Information Collected through the Service.

- A. Information You Directly and Voluntarily Provide to Us. If you are a visitor to the Service, we may collect information that you provide to us when you communicate with any of our departments such as customer service or technical services. If you want to sign up to become a registered user of the Service, you must create an account, which requires that you provide your name (first and last) and email address. In addition, if you want to use the location based features of the Service, you must provide your zip code or allow us to track your location. When you personalize your profile and use certain features of the Service, we will also collect optional information that you voluntarily provide to support your use of the Service, such as your photo, address and data relating to challenges you participate in through the Service.
- B. Information Automatically Collected Through the Service. We may automatically collect information about you when you use the Service. For example, if you access the Service through a computer, we will automatically collect information such as your browser type and version, computer and connection information, IP address and standard web log information. If you access the Service through a mobile device, we may also be able to identify the location of your mobile device. In addition, if you participate in a location-based skills contest through the Service, we will collect information about your location and the duration of time you spend at applicable locations. You may choose not to share your location details with us by adjusting your mobile device's location services settings, however, you will not be able to participate in location-based skills contests through the Service. For instructions on changing the relevant settings, please contact your service provider or device manufacturer.

We may automatically collect information from you when you use the Service using "cookies" and other similar technologies, such as web beacons. Cookies are small amounts of data that are stored within your computer's Internet browser and that are accessed and recorded by the websites that you visit so that they can recognize the same browser navigating online at a later time. You can set your browser to reject cookies or to notify you when you are sent a cookie. However, if you disable cookies you may not be able to log in to the Service or to use certain features of the Service. To find out more about cookies, including how to see what cookies have been set on your device and how to manage and delete them, visit www.allaboutcookies.org.

Information that may be collected by cookies or other methods when you use the Service may include, without limitation:

- · the content you access within the Service;
- the date and time of your visit to the Service;

- the amount of time you spend using the Service;
- the Internet Protocol (IP) address used to connect your computer to the Internet;
- your computer and connection information such as your browser type and version, operating system and platform; and/or
- Your location.
- **C.** Information Collected by Third Parties through Third Party Links and Content. The Service may include links to other websites and other content from third party businesses. These third party businesses may use cookies, web beacons or other similar technology to collect information about you. Except as otherwise described in Section 3 below, we do not have access to or control over these third parties or the cookies, web beacons or other technology that these third parties may use. We are not responsible for the privacy practices of these third parties or the content on any third party website. You are encouraged to review the privacy policies of the different websites you visit and of the advertisers whose ads you may choose to click while using the Service (See Section 3 below for additional information about online advertising).
- **D.** Information Collected by Third Party Analytics Services. We may work with third party analytics services to help us understand how the Service is being used, such as tracking the frequency and duration of use of the Service. These analytics services may use cookies or other technologies to collect information about the content you view, your system information, and geographic information. The information generated by these cookies or other technologies about your use of the Service will be transmitted to and stored by the applicable analytics services. The information collected by these analytics services allows us to analyze your use of the Service.
- **E.** Information You Share Through Social Media Services. The Service may include links to third party social media services where you will be able to post comments, stories, reviews or other information. Your use of these social media services may result in the collection or sharing of information about you by these social media services. We encourage you to review the privacy policies and settings on the social media services with which you interact to make sure you understand the information that may be collected, used, and shared by those social media services.
- **F.** Information You Post on the Service. The Service may include features that allow you to publicly post comments or content to the Service. If you post comments or content on public areas of the Service those comments and content may be accessed and used by the Company, other users of the Service, and the public generally. We strongly recommend that you do not publicly post any information through the Service that allows strangers to identify or locate you or that you otherwise do not want to share with the public.
- **G.** Information about Your Networks and Connections. If you allow us to access the contact information of your friends and connections through social media services, we will collect information about these friends and connections, and track and share information about your and their use of the Service. We also collect contact information you elect to provide to us if you upload, sync or import this information (such as an address book) to the Service from a device.

- **H. Usage Information.** When you access or use the Service, we receive certain usage data. This may include information about your interaction with the Service, for example, when you view or search content, install applications or software, create or log into your account, join a group, connect with a friend, or enter into a challenge.
- I. Information You Provide to Third Party Payment Processors. If you participate in a paid challenge through the Service and use the "Virtual Wallet" feature on the Service, our third party vendor, SynapsePay, or any other third party vendor we may engage to manage the "Virtual Wallet" feature, may collect information from you, including your street address, telephone number, date of birth, and financial information (including bank account information). All information collected by these third party vendors for purposes of processing your payments is not available to us, unless you have otherwise provided this information to us in connection with your use of the Service.

2. How We Use the Information We Collect.

- A. **Providing and Improving the Service**. We use the information we collect from the Service to provide, maintain, protect and improve the Service, understand how you and other users interact with the Service, to develop new services or products, and to protect the Company and/or our users. We may also use your information to help you find and connect with other users and to allow other users to find and connect with you on the Service. We also use the information we gather through the Service to respond to customer service requests or other communications you send to us through the Service.
- **B.** *Marketing Communications*. If you have provided your email address to us, we may email you about products and services that we believe may be of interest to you. If you wish to opt-out of receiving these emails from us, please follow the instructions contained in each email you receive from us which will allow you to opt-out of receiving further email marketing communications from us.
- Online Advertising; Tracking. The Company and third party businesses may use the 3. information collected through the Service via cookies, web beacons, and other similar technologies to help manage online advertising programs. This information may enable us, as well as third-party advertising services and other third-party businesses, to track the actions of users online over time and across different web sites or platforms to measure statistics relating to marketing efforts, and to deliver electronic advertisements that may be more relevant to individual consumers and that will improve the consumer experience. For information about how tracking works for online advertising purposes, and what happens when you elect a do-not-track option, visit http://www.aboutads.info/choices. In addition, some third party businesses may provide a mechanism to opt-out of their technology. For more information about the opt-out process, you may visit Network Advertising Initiative website. available the http://www.networkadvertising.org/managing/opt_out.asp.

Your browser may allow you to adjust your browser settings so that "do not track" requests are sent to the websites that you visit. However, the Company will not disable tracking technology that may be active on the Service in response to any "do not track" requests that we receive from your browser.

- **4. How We Share Your Information with Third Parties.** The Company shares your information with third parties in certain circumstances as follows:
- **A.** *Employees and Third Party Service Providers*. We will disclose your information to our employees, contractors, vendors and suppliers ("Service Providers") who provide certain

services to us or on our behalf, such as operating and supporting the Service, analyzing data, or performing marketing or consulting services. These Service Providers will only have access to the information needed to perform these limited functions on our behalf.

- B. Response to Subpoenas or Court Orders or to Protect Rights and to Comply with Our Policies. To the extent permitted by law, we will disclose your information to government authorities or third parties if: (i) required to do so by law, or in response to a subpoena or court order; (ii) we believe, in our sole discretion, that disclosure is reasonably necessary to protect against fraud, to protect the property or other rights of the Company, other users, third parties and/or the public at large; or (iii) we believe that you have abused the Service by using it to attack other systems or to gain unauthorized access to any other system, to engage in spamming or otherwise to violate applicable laws. You should be aware that, following disclosure to any third party, your information may be accessible by others to the extent permitted or required by applicable law.
- **C.** Business Transfers; Bankruptcy. In the event of a merger, acquisition, bankruptcy or other sale of all or a portion of our assets, any user information owned or controlled by us may be one of the assets transferred to third parties. We reserve the right, as part of this type of transaction, to transfer or assign your information and other information we have collected from users of the Service to third parties. Other than to the extent ordered by a bankruptcy or other court, the use and disclosure of all transferred user information will be subject to this Privacy Policy. However, any information you submit or that is collected after this type of transfer may be subject to a new privacy policy adopted by the successor entity.
- **D.** Aggregate Information. We may share information relating to users of the Service with affiliated or unaffiliated third parties on an anonymous, aggregate basis. While this information will not identify you personally, in some instances these third parties may be able to combine this aggregate information with other data they have about you, or that they receive from third parties, in a manner that allows them to identify you personally.
- **5. Children Under Age 13**. The Service is not intended for children under age 13, or for anyone under age 18 or the applicable age of majority without involvement of a parent or guardian. We do not knowingly collect or distribute personal information from or about children under the age of 13.
- **6. Security.** We implement industry standard security measures intended to protect against the loss, misuse and alteration of the information under our control. Please be aware that no data transmission over the Internet can be guaranteed to be 100% secure. As a result, we cannot guarantee or warrant the security of any information you transmit on or through the Service and you do so at your own risk.
- 7. Amendments to this Privacy Policy. We will notify you of changes to this Privacy Policy by posting the amended terms on the Service at least thirty (30) days before the effective date of the changes. If you have provided us with your email address we will also notify you of material changes to this Privacy Policy by sending an email at least thirty (30) days before the effective date of the changes to the email address you most recently provided to us. We encourage you to keep the email address you provide to us current, and to promptly notify us of any changes to your email address, so that you may receive any notices we send to you regarding material changes to this Privacy Policy. If you do not agree to the changes, you should discontinue your use of the Service prior to the time the modified privacy policy takes effect. If you continue using the Service after the modified privacy policy takes effect, you will be bound by the modified privacy policy.

- **8.** Use of Information Outside Your Country of Residence. The Service is directed to users located in the United States. If you are located outside of the United States and you choose to use the Service or provide your information to us, your information may be transferred to, processed and maintained on servers or databases located in the United States. Your agreement to this Privacy Policy followed by your submission of information through the Service represents your consent and agreement to these practices. If you do not want your information transferred to or processed or maintained in the United States, you should not use the Service.
- **9.** Accessing, Changing and Managing Your Information. You may make changes to the user information you have provided in connection with your user account by logging in to your account and changing the applicable information, or by contacting us at info@refertothedocument.com. Following receipt of a request from you, we will take reasonable measures to update, correct or delete your information as requested.
- **10**. **Transparency and Choice**. People have different privacy concerns. Our goal is to be clear about what information we collect, so that you can make meaningful choices about how it is used. Please be sure you regularly review and update your account with the privacy and sharing settings you prefer.
- 11. Special Information for California Residents. If you are a California resident under the age of 18 and are a registered user of the Service, you may request that we remove content or information that you posted on the Service or stored on our servers by (i) submitting a request in writing to info@refertothedocument.com and (ii) clearly identifying the content or information you wish to have removed and providing sufficient information to allow us to locate the content or information to be removed. However, please note that we are not required to erase or otherwise eliminate content or information if (a) other state or federal laws require us or a third party to maintain the content or information; (b) the content or information was posed, stored, or republished by another user; (c) the content or information is anonymized so that you cannot be individually identified; (d) you do not follow the instructions posted in this Privacy Policy on how to request removal of such content or information; and (e) you have received compensation or other consideration for providing the content. Further, nothing in this provision shall be construed to limit the authority of a law enforcement agency to obtain applicable content or information.
- **12. How to Contact Us.** Please also feel free to contact us at info@refertothedocument.com if you have any questions about this Privacy Policy.