



## **Hustlebeez Privacy Policy**

As of March 12, 2020

Hustlebeez Technologies Inc. (referred to as “Hustlebeez”, “we”, “us” or “our”) takes privacy seriously and is committed to protecting the privacy of our consumer users (“you”) and treat your personal information with high respect and sensitivity. This Privacy Policy describes Hustlebeez Technologies Inc.’s (“Hustlebeez”) collection, use, disclosure, and protection of your information, including your personal information, collected or provided through our website (“Site”) and our mobile application (“App”) and how we use information in connection with our services offered through the Site and App (collectively the “Services”).

### **Acceptance of This Privacy Policy**

This Privacy Policy is part of Terms of Use. Each time you use our Services, you are indicating your acknowledgement and consent to the collection, use and disclosure of information about you collected through our Services as set forth in this Privacy Policy and agree to be bound and abide by our Terms of Service. We may revise this Privacy Policy periodically without advance notice. We will let you know of any changes by posting a revised Privacy Policy on our website with a new effective date and/or in an email notification. If you do not accept the terms outlined in this Privacy Policy, please do not use our Services.

### **Protecting Children’s Privacy**

Our Site, App, and Services are not intended for individuals under the age of 13. We do not knowingly collect personal information from children under the age of 13. If you are under the age of 13, please do not use the Services or submit any information to us. Information received or collected from a child under age of 13 will be deleted if we learn that it was received or collect without parental consent.

### **Types of Information We Collect and How We Collect It**

When you access or use the Services, we may collect information that identifies you (“Personal Information”), and we may also collect information that does not identify you (“Anonymous Information”). When Anonymous Information is, directly or indirectly, associated or combined with Personal Information, such Anonymous Information will be considered Personal Information for purposes of this Privacy Policy. In addition, to the extent Internet Protocol (“IP”) addresses or similar identifiers or information are considered personally identifiable information by applicable law, we will treat such identifiers and information as Personal Information under this Privacy Policy.

*Information You Provide to Us.* In general, you may visit the Website or download the Application without telling us who you are or sharing any Personal Information with us. When you register for an account for the Services (an “Account”), use other aspects of the Services, or communicate with us for customer service or technical support for the Services, we may ask you to provide certain Personal Information, such as your name, email address, postal address, mobile number, and payment account information. Additionally, if we are required by law to send to you and file certain forms with tax authorities, we may ask you to provide us or our service provider certain personal information, including but not limited to your Taxpayer Identification Number or Social Security Number. We may also ask you whether you want to receive text messages relating to the Services. By providing your mobile phone number, you expressly consent to receive text messages from us relating to the Services at that number. Third-party data and message fees may apply. You may decline to provide certain Personal Information to us, but, if you do so, certain features of the Services may not be available to you or the performance of certain features of the Services may be limited or not work at all.

*Information Collected from Devices.* When you access or use the Services via a computer or mobile device, including, without limitation, a desktop computer, laptop, mobile phone, tablet, or other electronic device (each, a “Device”), we may collect information from your Device, such as your Device type and manufacturer, your Device operating system and version, your mobile carrier, your Device identifiers, your mobile phone number, your IP address, your browser type, your network connection type, information about the webpage that referred you to the Website or that you visited prior to the Website, and your behavior and activity on the Website and the Application.

In addition, if you download the Application to your mobile Device, we may collect information from your mobile Device about your location while you are accessing or using the Application and while you are not accessing or using the Application. We may use this information to provide targeted offers to you and notify you of nearby third-party locations where you may use the Services. You may opt out of the collection of location data at any time by changing your settings on your mobile Device. However, if you do so, certain features of the Services may not be available to you or the performance of certain features of the Services may be limited or not work at all.

*Information Collected by Cookies and Similar Tracking Technologies.* When you access or use the Services, we may place small data files on your Device that assign random, unique numbers to your Device to enable us to recognize your Device when you use the Services. These data files may be cookies, pixel tags, other local shared objects, or similar technologies provided by your browser or associated applications (collectively, “Cookies”). We may use Cookies to recognize your Device, manage and store your settings and preferences for the Services, improve the Services, offer targeted products and services to you, and collect and analyze information about your access and use of the Services.

*Information Collected from Payment Card Networks and Transaction Monitoring Service Providers.* When you link an eligible credit or debit card (a “Payment Card”) to your Account, we may collect Personal Information, including transaction information, from your Payment Card

Network (e.g., Visa, Mastercard, American Express) through our Transaction Monitoring Service Provider Fidel in order to fulfill qualifying rewards. Information we obtain from Service Providers related to the Services, including information about Qualifying Transactions such as merchant name and location, purchase amount, date and time, and applicable Payment Card Network. For clarity, our Service Provider will not provide us with your 16 digit Linked Card account number. Please refer to our Fidel's [privacy policy](#) for details about how your Linked Card account number is collected, handled and stored.

By linking a Payment Card to your Account, you authorize: (a) us to share your Payment Card information with the third parties that enable us to provide the Services, such as the payment processor Braintree (“Third-Party Service Providers”) and your Payment Card Network so it knows you enrolled for the Services; and (b) the Payment Card Network to (i) monitor transactions on your Payment Card to identify qualifying purchases in order to determine whether you qualify for or earn an offer linked to your Payment Card in connection with the Services; and (ii) share such transaction details with us to provide the Services to you. You may opt-out of such transaction monitoring on the Payment Card(s) you have registered by de-linking them through the Services or by terminating your Account. To terminate your Account and your right to use the Services at any time and for any reason and for no reason, contact Customer Support at [support@hustlebeez.com](mailto:support@hustlebeez.com) and immediately discontinue all use of the Services. Please note that if you opt-out of transaction monitoring, certain features of the Services may not be available to you or the performance of certain features of the Services may be limited or not work at all.

*Information Collected from Other Third Parties.* We may collect Personal Information from third party social networks, subject their respective privacy policies and your privacy settings. We may also collect Anonymous Information, including Device identifiers, from third-party devices present at certain third-party locations, such as retail stores, restaurants, and other points of interest. Such devices may use Wi-Fi, near field communication (NFC), or Bluetooth low-energy (BLE) beacon technology to transmit signals about the location of your Device to us so that we may notify you via push message that you are near a location where you may use the Services.

## **Use and Sharing of Information**

We use your personal information collected through our Services in many ways, including but not limited to:

- Process applications and transactions;
- Identity verification and authentication;
- Fraud prevention, risk management and protection for both of our users and our company;
- Respond to your requests and communicate with you;
- Manage your preferences;
- Perform analytics concerning your use of our Services, including but not limited to your responses to our emails and the pages and advertisements you view;
- Tailor our Services to provide a more personalized experience for you;

- Operating, evaluating and improving our business;
- Satisfy legal or regulatory requirements or law enforcement requests, relevant industry standards, contractual obligations and our policies; and
- For any other purposes that we may specifically disclose at the time you provide or we collect your personal information.
- We may share the personal information we collect from you and about you with our affiliates and partners or certain third parties as permitted by law, including the following but not limited to:
  - Affiliates, such as our affiliate bank offering deposit products;
  - Third-party service providers we rely on to provide our Services or conduct marketing activities (which are authorized to use your personal information only to the extent necessary to provide these services to us); and
  - Other third parties to comply with legal and regulatory requirements, or for the purposes of limiting fraud, address security or technical issues; verify or enforce our terms of use or our other rights; protect the rights, property or security of our customers or third parties; or otherwise facilitate an audit or merger or acquisition transaction involving Hustlebeez.

We may share aggregated or anonymized data with information from you with third parties, including, including but not limited to demographic, geographic, or aggregated client information, can be used by Hustlebeez for to help deliver better Services to you or for any other lawful purpose. No personally identifiable information will be included in this data.

We will retain personally identifiable nonpublic information for the period necessary for Hustlebeez's business and legal requirements unless such information is required or allowed to be held for a different period by law.

As we continue to develop our business, we may buy or sell businesses or assets. In such transactions, confidential customer information generally is one of the transferred business assets. In the event of a transaction involving the sale of some or all of Hustlebeez's businesses, customer and site visitor information may be one of the transferred assets and may be disclosed in connection with negotiations relating to a proposed transaction. In such case, the transferred information may become subject to a different privacy policy.

### **Access to Your Personal Information**

You have the complete right to access, update, and correct inaccuracies in your personal information in our custody and control, subject to certain exceptions prescribed by law.

You may request access, updating and corrections of inaccuracies in other personal information we have in our custody or control by contact us directly at [support@hustlebeez.com](mailto:support@hustlebeez.com). We may request certain personal information for the purposes of verifying the identity of the individual seeking access to their personal information records.

You may also access, review, and update much of the information you have submitted to us at any time via the Site, App, or Services. You may also choose to close or request that we delete your account for the Services at any time.

We respect all your wishes and will do our best to comply them subject to applicable law and company's policy.

### **Your Choice About Your Information**

You may opt not to receive promotional emails from us by contacting us at [support@hustlebeez.com](mailto:support@hustlebeez.com) or by following the "unsubscribe" instructions in any promotional email you receive from us. Please note, however, that we may still send you non-promotional emails about your relationship with us.

### **Links to Third-Party Websites and Applications**

When you access or use the Services, you may be directed to other websites or applications that are beyond our control. We may also allow third-party websites or applications to link to the Services or use Cookies with the Services. We are not responsible for the privacy practices of any third parties or the content of linked websites and applications. We encourage you to read the applicable privacy policies and terms and conditions of such parties, websites, and applications. This Privacy Policy only applies to the Services of Hustlebeez.

### **Social Security Numbers and Taxpayer Identification Numbers**

In certain circumstances, we are required to collect Social Security Numbers or Taxpayer Identification Numbers in connection with an individual's participation. This information is required by law for governmental and tax purposes. It is our policy to protect the confidentiality of Social Security and Taxpayer Identification Numbers. We use these types of data to carry out our business needs and to comply with local, state and national governmental requirements including tax reporting, among other things. We do not use this information for identification purposes.

We have adopted administrative, technical and physical procedures to restrict access to this information to those employees or agents who need to use it for our business purposes and to protect it from unauthorized use, disclosure, access, or destruction. We may disclose this information to third parties, such as our service providers, who agree to protect this information and to keep it confidential and secure. We destroy, erase or render unreadable this type of information when disposing of our records. Our employees periodically undergo training regarding the safeguarding of Social Security and Taxpayer Identification Numbers.

## **Information Posted/Shared to the Hustlebeez Platform Socially**

The Services may allow you to connect and share your actions, comments, content, and information publicly or with friends. Hustlebeez is not responsible for any information you provide us by sharing in public forums such as blogs, chats, videos or social media. We cannot control the privacy or security of information you choose to make public or share with others. Hustlebeez retains full, irrevocable, royalty-free, worldwide sublicensable, and perpetual intellectual property rights around any user-generated content uploaded, shared, transmitted, or otherwise publicly disseminated on the Hustlebeez site or application. Hustlebeez can store, use, reproduce, modify, and adapt such content and will retain full rights to any derivative works or compilations of such content. Users warrant by their actions that they have the necessary rights to grant such licenses to Hustlebeez. Hustlebeez can further delete such content at any time and for any reason.

In addition, the Services may allow you to connect with us on, share on, and use third-party websites, applications, and services. Please be mindful of your personal privacy needs and the privacy needs of others as you choose to connect and share information with friends and others. We cannot control the privacy or security of information you choose to make public or share with others. We also do not control the privacy practices of third parties. Please contact those websites and services directly if you want to learn about their privacy practices.

## **Do Not Track Signals**

Hustlebeez does not process or respond to “do not track” signals or other similar signals whereby a user to website requests that it disable collection of information about the user’s online activities over time and across different websites.

## **Opt Out**

Customers can unsubscribe from marketing and otherwise informational emails from Hustlebeez and affiliates utilizing your personal information by contacting Hustlebeez or clicking on an unsubscribe link in any communications you receive from us. However, if you unsubscribe, we may still send your transactional email about your accounts and Services.

## **Safeguards**

Hustlebeez stores and maintains data with reasonable and generally acceptable standards of physical and electronic safeguards. We limit access to user and customer data to the extent possible to those who have a need to access the information. Our service providers are held accountable for adhering to strict policies and procedures to prevent any misuse of your personal information.

We use our reasonable best efforts to protect user information, however no method of transmission or method of data storage is 100% secure. Therefore, we cannot guarantee the absolute security of personal information.

## **Changes to This Privacy Policy**

We may revise this Privacy Policy from time to time in our sole discretion, subject to applicable law. When we revise this Privacy Policy, we will post the revised version on the Website and the Application. The revised Privacy Policy will be effective upon posting on the Website and the Application, unless otherwise set forth therein or as otherwise required by applicable law. You are free to decide whether or not to accept a revised version of this Privacy Policy, but accepting this Privacy Policy, as revised, is required for you to continue accessing and using the Services. If you do not agree to this Privacy Policy or any revised version of this Privacy Policy, your sole recourse is to terminate your access to and use of the Services. Except as otherwise expressly stated by us, your access to and use of the Services are subject to the version of this Privacy Policy in effect at the time of your access or use of the Services.

## **Contact Us**

For more information or if you have any questions about our Privacy Policy, please contact us at [support@hustlebeez.com](mailto:support@hustlebeez.com).