

Privacy Policy

This is the Privacy Policy for all Web sites and mobile applications owned or operated by PayForward, LLC ("**PayForward**" or "**we**" or "**us**") including the Web site currently located at PayForward.com (the "**Site**"), any PayForward applications that may be offered by PayForward, and any other applications, interactive features, widgets and resources offered by PayForward through traditional Internet websites, mobile devices or other platforms and any and all associated services provided by PayForward in connection with any of the foregoing (all of which, together with the Site are collectively referred to as the "**PayForward Service**" or the "**Service**"). Depending on the type of PayForward program chosen by the Enterprise Partner sponsoring your membership, the Service may allow users to earn and use wellness incentive rewards, earn rebates from merchants (each a "**Merchant**") that may be allocated to one or more user-selected charities or Savings Goals, and also may allow users to interact with other users.

Your privacy is important to us and we have prepared this Privacy Policy to explain how we collect, use and protect Personal Information and Non-Personal Information (each, as defined below) when you use the Service and your choices for managing your information preferences. By using the Service, you agree to be bound by this Privacy Policy and the PayForward [Terms of Service](#) and any other applicable agreements between you and us.

- 1. Application of Privacy Policy.** This Privacy Policy applies solely to PayForward and the PayForward Service. We have no control over, and we assume no responsibility for, the content, privacy policies or practices of any third-party websites or services, including any third-party website reached through a link on or through the Service or any third-party website through which you reach the Service. You are responsible for reviewing and understanding the privacy policies (if any) of any such third parties. By using the Service, you release PayForward from any claim or liability arising from your use of any such third-party Web site or services.
- 2. Information You Choose to Submit.** We collect information that personally identifies you, such as your name, telephone number, address, credit card number, bank account information and other payment information, tax identification number, email address, date of birth, social security number and other data that can be reasonably linked to such information ("Personal Information") only if you choose to share such information with us. For example, you will be asked to provide us with certain Personal Information to register with the Site and become a PayForward member, sign up for certain services available through the Service (such as newsletter communications), create a Merchant account, purchase products through the Service, and at other times. The decision to provide this information is optional; however, if you decide not to register or provide such information, you may not be able to use some or all of the features of the Service, including, without limitation, receiving wellness rewards and contributing to nonprofits and Savings Goals. You may review, correct, update or change your Personal Information, or remove your Personal Information from our direct marketing efforts, at any time by visiting your profile or account page on the Site, or by contacting us at: **27200 Tourney Road, Valencia, CA 91355, (661) 295-7135, or at info@PayForward.com.**

By using the Service you may make certain of your Personal Information available to others. For example, if you post a comment in a public area of the Site, other users may see your name and other information from your public profile that you choose to make available to others. Information you choose to make publicly available may be accessed by users who use the Service and may be accessed by

commercial search engines such as Google, Yahoo! and Bing to the extent that such engines are permitted to access the Site.

If you ask us to invite someone else to join PayForward, we will send that person messages on your behalf using your name and other Personal Information you choose to disclose.

You may limit the information from your profile that other users may see, including by using the privacy settings made available on the [Site](#).

If you post things like photos or videos on the Service, we may receive additional related data (or metadata), such as the time, date and place you took the photo or video. You have the ability to add photos to your PayForward profile if you wish to do so. Please be aware that other users of the PayForward Service may be able to view your photos. At any time you may remove a photo by logging into your account, hovering over your photo, and clicking on the "x."

If you send us personal correspondence, such as e-mails or letters, we may keep a record of that correspondence. We also periodically ask users for feedback that we use to improve the Service and products and add new features. If you respond to these requests, we may keep a record of your response.

You should not grant anyone access to your account. PayForward does not and cannot control how anyone else may use your information or account. Personal Information you provide to others may not be protected, kept private or be secure. If you allow someone else to have access to your account, they will have access to your Personal Information, and they may share it with others or use your financial information and other Personal Information for their own purposes. You are solely responsible for all use of your account, by yourself or anyone who uses it. PayForward will not be liable for any disclosure or use of Personal Information or other information by you or anyone using your account.

From time to time, you may be asked whether you would like to share personal information with a third party, for example, to join an email list in order to receive information and updates directly from a Merchant. Your decision to submit your personal information in these circumstances is optional. If you are a third party, you agree not to share any Personal Information you may collect from a user through the Service with any other third party and to otherwise treat all such Personal Information in accordance with all applicable terms of this Privacy Policy and any other agreement between you and us.

- 3. Information We Automatically Collect.** We automatically collect information that does not reflect or reference an individually identifiable user ("**Non-Personal Information**"). Like most Web sites, we automatically collect and use the data contained in log files. The information in the log files may include the IP address of the computer or server that you are using to access the Services, the IP address and/or the URL from the Web site you visited just before you visited our Services, the URL of the page you visit upon leaving the Services, if any, and the type of browser and operating system you are using. This anonymous usage information may be associated with your user name and profile, but we will not disclose the associated information to third parties.
- 4. Information Others May Share About You.** We may receive information about you from users who invite you to join PayForward through the Service. When people use the Service, they may store and share information about you, such as when they upload and manage their invites and contacts. We may

also obtain information about you from third parties such as credit bureaus and identity verification services.

If you participate in a cash back (rebate) service with PayForward, you will be asked to register (link) your Visa® and MasterCard® payment card(s) to PayForward for purposes of earning cash back when you shop at participating merchants.

If you register a Visa payment card or use your PayForward prepaid card, Visa will provide us with details about your qualifying purchases with that card at participating merchants, including the date, time, and amount of the purchase or transaction. We use this information solely to administer the program and provide you with your rebates. We may share details of your transactions with the participating merchants as part of administering the program.

If you register a MasterCard payment card in connection with transaction monitoring, you authorize PayForward to share your payment card information with MasterCard so it knows you enrolled. You authorize MasterCard to monitor transactions on your registered card(s) to identify qualifying purchases in order to determine whether you have qualified for or earned a rebate linked to your payment card, and for MasterCard to share such transaction details with PayForward to enable your card-linked rebate(s) and target offers that may be of interest to you. You may opt-out of transaction monitoring on the payment card(s) you have registered by visiting the Wallet page and selecting each card you wish to opt-out of, and clicking “Unlink this Card.”

We may receive information about you, and your activities on and off the Service, from third-party entities, such as information from a third-party entity when we jointly offer services.

Through the Service, you may elect to access third-party services and applications, such as Facebook and other social networks. When you do so, you may be able to import information from those other services and applications and share content with those services. Some of those third-party services may also provide us with information from your accounts which may enable us to enhance and personalize your use of the Service (e.g., so that you can follow your Facebook friends' activity on the Site). If you elect to enable such third-party services or applications on PayForward, the information you share with such third-party services and applications will be subject to their privacy policies and your privacy settings for such services. You also may be able to control or block such sharing by changing your privacy settings in such services or applications.

- 5. Cookies and Web Beacons.** We may use cookies (a small file containing a string of characters that uniquely identifies your Web browser) and Web beacons (an electronic file placed within a Web site that monitors usage). We may use cookies and Web beacons to improve the quality of the Service. Most Web browsers are initially set up to accept cookies, but you can reset your Web browser to refuse all cookies or to indicate when a cookie is being sent. However, certain features of the Service may not work if you delete or disable cookies. Certain of our Service Providers (defined below) may use cookies and Web beacons in connection with the services they perform on our behalf, including, without limitation, targeted ad serving. The Site does not respond to Web browser "do not track signals or other mechanisms that provide consumers the ability to exercise choice regarding the collection of personally identifiable information about an individual consumer's online activities over time.

We may work with third-party advertising companies which may use information about your visit to the Service in order to provide advertisements about goods and services that may be of interest to you on the Service and on third-party Web sites. From the Service, these companies may place or recognize a unique cookie on your computer or use other technologies such as Web beacons or pixel tags. Our Privacy Policy does not cover any use of information that a third party advertisement serving company may collect from you. For more information about ad cookies and companies that provide users the ability to "opt-out" of the collection of information from such cookies, please [click here](#).

- 6. How We Use Your Information.** We may use Personal Information and Non-Personal Information for internal purposes, such as to notify you of new products or services, to send you notifications, to allocate rebates, to allow you to view statements, make payments and view your transaction activity, to provide customer support, to process transactions, to customize the advertising and content you see, to provide and maintain the Service, to improve the Service, to conduct research and surveys, to test features in development, to solicit your feedback and input about the Service and to provide more relevant products, services and advertisements on or through the Service. Such information may be combined with data collected from other sources so that we may further improve the relevance of products, services and advertisements offered on or through the Service.

From time to time, we may contract with Service Providers (not including advertisers or marketers) to provide certain services, such as hosting and maintenance, data storage and management services, and identity verification. We provide our Service Providers with the information reasonably necessary for them to perform these services, which information may include certain Personal Information such as your name and email address. Each Service Provider must agree to implement and maintain reasonable security procedures and practices appropriate to the nature of the information involved in order to protect your information from unauthorized access, destruction, use, modification or disclosure.

In addition, we may work with other third-party companies who use marketing, advertising, or related products which makes it possible to offer and operate the Service. We want our Service to be relevant and interesting to you. With this in mind, we may use all of the information we have about you to show you relevant advertising and offers. We do not share information with advertisers or marketers that personally identifies you unless you give us permission. We may use, and disclose to third parties, certain Non-Personal Information regarding the Service (e.g., the aggregate number of inquiries from a particular geographic location, etc.). However, such information does not identify you individually. For example, we may provide partners with information about the reach and effectiveness of their advertising, products, or services without providing information that personally identifies you. We can do so, for example, by aggregating the information so that it does not personally identify you. As an example, (a) we may tell a partner or third-party company how its advertising, products, or services performed, or how many people viewed their ads (or used their products/services), or (b) we may provide non-personally identifying information to a partner or third-party company to help them understand their audience or customers.

We may share some of your contact information, such as email address and phone number, with the enterprise partner that sponsors your PayForward membership (e.g., the carrier that provides your health insurance).

We may disclose your Personal and Non-Personal information with entities controlling, controlled by or under common control with PayForward.

In certain instances, we may disclose your information when we believe it is necessary to identify, contact or bring legal action against persons or entities in order to protect PayForward or our users, or when we believe that the law or legal process requires such disclosure. For example, we may share information to reduce the risk of fraud or if someone uses or attempts to use the Service for illegal reasons, such as an intellectual property rights violation, or to commit fraud.

If the ownership or control of all or part of PayForward or its assets changes, we may transfer and disclose your Personal and Non-Personal information to the new owner.

7. **Communications.** We may communicate with you at various times, with administrative emails or phone calls, about transactions and Service announcements, customer service responses and promotional emails like special offers, newsletters and updates. You can choose to stop receiving promotional emails at any time simply by changing your preferences or using an email's unsubscribe function. You may not opt out of receiving administrative messages or customer service responses.
8. **PayForward Invitations.** If you choose to invite friends and family members to join PayForward, we will ask you for your invitee's name and email address. You will use the PayForward email system to send an email inviting him or her to register on PayForward. PayForward stores this information for the sole purpose of sending the initial and follow-up invitations and messages and tracking the status of your invitations to allow you to follow-up at your discretion. The PayForward system does not display your invitee's email address to you or others on the Service. Your invitee may contact us at privacy@PayForward.com to request that we remove this information from our database.
9. **Security.** Information that we collect is stored on servers, using standard security procedures and practices appropriate to the nature of the information in an effort to protect information from unauthorized access, destruction, use, modification or disclosure. However, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we strive to protect information transmitted on or through the Service, we cannot and do not guarantee or warrant the security of any information you transmit on or through the Service, and you do so at your own risk.
10. **Processing in the United States.** Please be aware that your Personal Information and communications may be transferred to and maintained on servers or databases located outside your state. If you are located outside of the United States, please be advised that the laws in the United States may not be as protective of your privacy as those in your location. By using our Site or Service, you agree that the collection, use, transfer, and disclosure of your Personal Information and communications will be governed by the applicable laws in the United States.
11. **Children's Privacy Statement.** We do not knowingly collect Personal Information from children under the age of 13 in connection with the Service. If we become aware that we have inadvertently received Personal Information from a child under the age of 13, we will delete such information from our records.
12. **Updating Information.** If your Personal Information changes, or if you no longer desire our Service, you may correct, delete inaccuracies, amend or remove it by making the change within your account at www.PayForward.com.

We will retain your information for as long as your account is active or as needed to provide you the Service. If you wish to cancel your account contact us at Support@PayForward.com. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

When you register or log in to the Service, you can choose to receive newsletters, information and/or emails from PayForward. If you change your mind, you can update your account information on the Site or follow the unsubscribe link located at the bottom of the relevant communication.

- 13. Privacy Policy Changes and Questions.** PayForward may, in its sole and absolute discretion, change this Privacy Policy from time to time. PayForward will post a copy of the Privacy Policy as changed on the Service. Your continued use of the Service constitutes your agreement to abide by the Privacy Policy as changed. If you object to any such changes, your sole recourse shall be to cease using the Service.

If you have questions, concerns, or would like additional information about our privacy practices, please contact us at privacy@payforward.com. Written inquiries may be sent to: PayForward LLC, Attention: Privacy Policy, 27200 Tourney Road, Valencia, CA 91355, USA.

Effective Date: January 1, 2019