

PRIVACY POLICY

<https://www.behalf.com/legal/privacy/>



Protecting customer privacy is vital to our business. By sharing our Privacy Policy, we trust that you will better understand how we keep your information secure and when we may share your information with third parties. At Behalf, you are covered by the terms and conditions and any privacy notices posted on this website.

Information that We Collect

We may collect any and all information (“Information”) that is present within, associated with, or relates to this website, any other Behalf-branded website, and any Behalf-branded payment or financing product or service. This includes information about customers of Behalf products and the owners and other natural persons acting on behalf of customers (collectively, “you” for the purposes of this Privacy Policy). Information we collect may include, without limitation:

- Information collected when you interact with a Behalf website, such as your IP address, information about your device, your activity while in the Behalf website, your location when using a Behalf website, and similar information. This also may include data from cookies, web beacons, Flash objects, and/or pixel tags we use to collect information about your activity online, such as the time and duration of your visit to a Behalf site, the pages you viewed, and your response to a Behalf email or advertisement.
- Information you provide when applying for a Behalf-branded product or service, such as the information you provide when applying for a Behalf-branded account, information about transactions you make using a Behalf-branded account, and information you provide when you create and use an online Behalf account. This includes both information regarding you as a business entity and information regarding the natural persons associated with the business entity, including information such as your name, mailing address, phone number, Social Security number, business financials, and email address.
- Information that we obtain from third parties when you use a Behalf-branded product or service. This can include information from business and consumer reporting agencies, information from merchants that accept payments from a Behalf-branded account.

You authorize us to collect such Information and for us to use it for any lawful purpose. Without limiting the foregoing, (i) you authorize us to collect, store, and use information regarding your location when you interact within any Behalf website or apply for or use any Behalf-branded product or service; and (ii) if you are a natural person, you authorize us to

obtain consumer reports about you when you apply and while you have a Behalf-branded account.

If you create an online Behalf account, you may log into that account to review and request changes to your online account information. Third parties we work with also may collect information about you, including personally identifiable information such as your online activities over time and across different websites when you use a Behalf website or your use of a Behalf-branded product or service.

How We Protect Your Information

We take our responsibility to protect the privacy and confidentiality of the information we receive about you very seriously. We maintain physical, electronic, and procedural safeguards to comply with applicable legal standards to store and secure information from unauthorized access and use, alteration, and destruction. Our own policies and procedures have been developed to protect the security of your information and to help achieve compliance with relevant rules and regulations. We hold our employees accountable for complying with those policies, procedures, rules, and regulations.

How We Share Your Information

Unless prohibited by applicable law, we may share Information with (i) any of our corporate affiliates, (ii) any merchants accepting payments from Behalf-branded accounts; and (ii) any third party. This may include, without limitation, sharing with:

- Our vendors, service providers, and others in connection with providing Behalf-branded products or services to you.
- Any governmental authority when required by law, or upon a request or demand from such authority.
- Merchants accepting payments from a Behalf-branded account, including information such as if you have applied for financing under a program serviced or administered by Behalf, the status of your application, information about your account, and other information about you and your account.
- Business and consumer reporting agencies.
- Other third parties, including without limitation, for marketing by such third parties.

You authorize us to share Information as described above. Without limiting the foregoing, if you are a natural person, you authorize us to share consumer report information about you with third parties to the extent reasonably necessary to facilitate a transaction requested or initiated by you.

Other Important Information

Keeping Your Information Secure

While Behalf is committed to ensuring the highest standard of security on our systems, you as the end-user also play an important role to ensure that you are adequately protected when you use the Internet. The following security best practices are recommended:

- Install anti-virus, anti-spyware and other internet security software. Use it regularly and keep it up-to-date.
- Take advantage of your computer's security features. Make sure your browser uses the strongest encryption available and be aware of the encryption levels of the sites and applications you use.
- Regularly update your operating system and Web browser software with the vendor's software patches and updates to protect you against known vulnerabilities.
- Do what you can to prevent unauthorized people from using your computer.
- Change your passwords often. Be sure to choose passwords that are hard for others to guess.
- If you notice suspicious activity in your accounts, report it immediately to the appropriate parties.
- Do not download or open any attachments sent to you by unsolicited email. Once opened, these programs may contain malicious programs that can compromise your computer's security.
- Be on the alert for phishing scams. Access Web sites by typing the Web addresses directly into your Web browser or by using Web addresses you have bookmarked, instead of via embedded links in unsolicited emails.

If you feel you may have received a fraudulent email appearing to come from Behalf, please email us as soon as possible by filling out the form [here](#).

"Do Not Track" Signals

We do not process or respond to "do not track" signals or other similar signals whereby a visitor to a website requests that it disable collection of information about the visitor's online activities over time and across different websites.

Notice of Changes to this Privacy Policy

We may change this Privacy Policy from time to time. We will notify you of those changes by posting a new version of this Privacy Policy to this website. The effective date of this Privacy Policy, as indicated below, shows the last time this statement was revised or materially changed. Checking the effective date below allows you to determine whether there have been changes since the last time you reviewed the statement.

Effective Date

This Privacy Policy was last modified on and is effective as of [10/21/2019].