



# PerkWiz Privacy Policy

## 1. Overview

This Privacy Policy is intended to help you better understand how we collect, use and store your personal information—whether you are a merchant or end user that uses PerkWiz’s products, applications or services (together, the “Services”), a customer that shops at a store using our technology, a customer that has opted into PerkWiz, a participant in PerkWiz’s “Partners” program, or whether you’re simply visiting this website. By using any of PerkWiz’s Services, or by dealing with a merchant using PerkWiz’s Services, you are agreeing to the terms of this Privacy Policy and, as applicable, the PerkWiz Terms of Service.

We may update this Privacy Policy from time to time in order to reflect, for example, changes to our privacy practices or for other operational, legal, or regulatory reasons. If we make material changes to this Privacy Policy, we will give you notice of such changes by posting the revised policy on this Website, and where appropriate, by other means. By continuing to use this Website or the Support Service after these changes are posted, you agree to the revised policy.

## 2. Information From Retailers

If you are a merchant, your customers need to understand how you (and how PerkWiz) collects and processes their personal information as the data controller. Accordingly, if you use the Services, you agree to post an up-to-date and accurate privacy policy on your storefront that complies with the laws applicable to your business. You also agree to obtain consent from your customers for the use and access of their personal information by PerkWiz and other third parties. In addition, if you are collecting any sensitive personal information from your customers (including information relating to medical or health conditions, racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership or sexuality), you agree to obtain affirmative, express consent from your customers for the use and access of sensitive personal information by PerkWiz and other third parties. To help you get started on creating your own privacy policy, you can check out our privacy policy generator.

What information does PerkWiz collect from merchants and why? We collect your name, company name, address, email address, phone number(s) and payment details (for example, your credit card information). We use this information to provide you with our Services; for example, to confirm your identity, contact you, provide you with advertising and marketing, and invoice you. We also use this information to make sure that we comply with legal requirements. We collect data about the PerkWiz websites that you visit. We also collect data about how and when you access your account and the PerkWiz platform, including information about the device and browser you use, your network connection, your IP address, and information about how you browse through the PerkWiz interface. We use this information to give you access to and improve our Services; for example, to make our platform interface easier to use. We also use this information to personalize the Services for you; for example, by shifting the order of apps in the PerkWiz app store to show you apps we believe may be of interest to you. Finally, we may use this information to provide you with advertising or marketing. Upon completing the sign-up process for the Services, and depending on your location, we may create a PerkWiz Payments account on your behalf. If you activate a PerkWiz Payments account (applicable to merchants in certain jurisdictions), we collect your business address, business type, business ID number, date of birth (if you are an individual business owner), bank account information and government-issued identification information where applicable, such as your Social Security Number or your Social Insurance Number or, alternatively, if you are Canadian merchant and elect not to provide your Social Insurance Number, a copy of your government-issued identification. We use this information to create a PerkWiz Payments account for you, to provide you with PerkWiz Payments services, including fraud and risk monitoring, and to comply with applicable legal and regulatory requirements. We collect personal information about your customers that you share with us or that customers provide while shopping or during checkout. We use this information to provide you with our Services and so that you can process orders and better serve your customers. Where we need to verify your identity (for example, if there are concerns around identity theft, or if you call into support and we need to authenticate your account), we may request that you provide us with government-issued identification information. We use some of the personal information you provide us to conduct some level of automated decision-making -- for example, we use certain personal information to help us screen accounts for risk or fraud concerns. We will also use personal information in other cases where you have given us your express permission. When do we collect this information? We collect personal information when you sign up for our Services, when you access our Services or otherwise provide us with the information. We also partner

with third parties who provide us information about merchants or prospective merchants, for example to help us screen out merchants associated with fraud.

When and why do we share this information with third parties? PerkWiz works with a variety of third parties and service providers to help provide you with our Services and we may share personal information with them to support these efforts. We may also share your information in the following circumstances: to prevent, investigate, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of our Terms of Service or any other agreement related to the Services, or as otherwise required by law. to help us conduct marketing and/or advertising campaigns. to conform to legal requirements, or to respond to lawful court orders, subpoenas, warrants, or other requests by public authorities (including to meet national security or law enforcement requirements). Personal information may also be shared with a company that acquires our business, whether through merger, acquisition, bankruptcy, dissolution, reorganization, or other similar transaction or proceeding. If this happens, we will post a notice on our home page. PerkWiz will always ask for your consent before sharing your personal information with third parties for purposes other than those described in this Section 2. PerkWiz is responsible for all onward transfers of personal information to third parties in accordance with the EU-U.S. Privacy Shield Framework, the Swiss-U.S. Privacy Shield Framework, and Canada's Personal Information Protection and Electronic Documents Act (PIPEDA).

### 3. Information from customers

### **3. What information do we collect from our merchants' customers and why?**

We collect our merchants' customers' name, email, shipping and billing address, payment details, company name, phone number, IP address, information about orders you initiate, information about the PerkWiz-supported merchant stores that you visit, and information about the device and browser you use. We use this information to provide our merchants with the Services, including supporting and processing orders, risk and fraud screening, authentication, and payments. We also use this information to improve our Services. If you opt into PerkWiz Pay, we store and use this information to pre-fill your checkout information. We additionally use this information to help customize and improve your experience when you visit a merchant store by presenting to you goods and service that are more likely to be of interest to you. We use some of the personal information you provide us to conduct some level of automated decision-making -- for example, we use certain personal information (for example, IP addresses or payment information) to automatically block certain potentially fraudulent transactions for a short period of time. When do we collect this information? We collect this information when you use or access a store that uses our Services, such as when

you visit a merchant's site, place an order or sign up for an account on a merchant's site. We also collect this information when you opt into PerkWiz Pay, or use PerkWiz Pay to pre-fill your checkout information. Additionally, we partner with third parties who provide us information about our merchants' customers, for example to help us screen out merchants associated with fraud. When and why do we share this information with third parties? PerkWiz works with a variety of third parties and service providers to help provide our merchants with the Services and we may share personal information with them to support these efforts. We may also share your information in the following circumstances: to prevent, investigate, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of our Terms of Service or any other agreement related to the Services, or as otherwise required by law. If the merchant whose store you visit or access directs us to transfer this information (for example, if they enable a third party app that accesses customer personal information). to conform to legal requirements, or to respond to lawful court orders, subpoenas, warrants, or other requests by public authorities (including to meet national security or law enforcement requirements). Personal information may also be shared with a company that acquires our business or the business of a merchant whose store you visit or access, whether through merger, acquisition, bankruptcy, dissolution, reorganization, or other similar transaction or proceeding. PerkWiz is responsible for all onward transfers of personal information to third parties in accordance with the EU-U.S. Privacy Shield Framework, the Swiss-U.S. Privacy Shield Framework, and Canada's Personal Information Protection and Electronic Documents Act (PIPEDA).

4. Information from partners Partners are individuals or businesses that have agreed to the terms of the PerkWiz Partner Program to work with PerkWiz to promote the Services by (a) referring clients to PerkWiz; (b) developing PerkWiz store themes for merchant use; or (c) developing apps using the PerkWiz Application Interface (API) for merchant use. What information do we collect from partners and why? We collect your name, company name, website, twitter or other social media handles, phone number(s), address, business type, email address, PayPal Account, and GST/HST number. We use this information to work with you, confirm your identity, contact you, pay you and to screen for risk, fraud, or other similar types of issues. We collect data about the PerkWiz websites that you visit. We also collect data about how and when you access your account and the PerkWiz platform, including information about the device and browser you use, your network connection, your IP address, and information about how you browse through the PerkWiz interface. We use this information to give you access to and improve our Services; for example, to make our platform interface easier to use. We also use this information to personalize the Services for you; for example, by shifting the order of apps in the PerkWiz app store to show you apps we believe may be of interest to you. We collect personal information

about your customers that you share with us or that they provide to us directly. We use this information to work with you and to provide our Services to your customers. We will also use personal information in other cases where you have given us express permission. When do we collect this information? We collect this information when you sign up for a partner account, when you sign up one of your customers for our Services, or when your customers sign up themselves. We also collect any additional information that you might provide to us. When and why do we share this information with third parties? PerkWiz works with a variety of third parties and service providers to help provide you with our Services and we may share personal information with them to support these efforts. We may also share your information in the following circumstances: to prevent, investigate, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of our Terms of Service or any other agreement related to the Services, or as otherwise required by law. to help us conduct marketing and/or advertising campaigns. to conform to legal requirements, or to respond to lawful court orders, subpoenas, warrants, or other requests by public authorities (including to meet national security or law enforcement requirements). Personal information may also be shared with a company that acquires our business, whether through merger, acquisition, bankruptcy, dissolution, reorganization, or other similar transaction or proceeding. If this happens, we will post a notice on our home page. PerkWiz will always ask for your consent before sharing your personal information with third parties for purposes other than those described in this Section 4. PerkWiz is responsible for all onward transfers of personal information to third parties in accordance with the EU-U.S. Privacy Shield Framework, the Swiss-U.S. Privacy Shield Framework, and Canada's Personal Information Protection and Electronic Documents Act (PIPEDA). 5. Information from PerkWiz website visitors and support users

What information do we collect and why? As you visit or browse the PerkWiz websites, we collect information about the device and browser you use, your network connection, your IP address, and information about the cookies installed on your device. We also collect personal information submitted by you via any messaging feature available from any of our websites ("Communication Function"). We may also receive personal information when you purchase or make other requests to PerkWiz via any of our websites. From telephone support users, we collect your phone number, call audio, and other personal information you provide us during our call. Pursuant to our Terms of Service, we may request additional documentation from you during our call to verify your identity. From chat support users, we collect your name, email address, information about the device and browser you use, your network connection, your IP address, chat transcript, and other personal information you provide us during our chat.

Pursuant to our Terms of Service, we may request additional documentation from you during our chat to verify your identity. From forum users, we collect your name, email address, website URL, and other personal information you may post. We use this information to verify your account, to provide and enhance our Services (including supporting or servicing your account, if applicable), and answer any questions you may have.

When do we collect this information? We collect this information when you visit the PerkWiz websites, use Services offered on our websites or engage with us either by email, web form, instant message, phone, or post content on or through our websites (including forums, blogs and via any Communication Function). We also collect any additional information that you might provide to us.

6. Information from cookies and similar tracking technologies

What is a cookie? A cookie is a small amount of data, which may include a unique identifier. Cookies are sent to your browser from a website and stored on your device. We assign a different cookie to each device that accesses our website. Why does PerkWiz use cookies and similar tracking technology? We use cookies to recognize your device and provide you with a personalized experience on our websites, or otherwise through the Services. We also use cookies as part of the Services, for example to operate the shopping cart for our merchants' stores. Read more about how we use cookies on our sites and our merchants' sites in our Cookie Policy. We use cookies to serve targeted ads from Google, Facebook, Bing, and other third-party vendors. We also use cookies, and other information from your browser and/or device to provide you with personalized advertising, ad delivery, and reporting across multiple sessions and devices. Our third-party advertising partners use cookies to track your prior visits to our websites and elsewhere on the Internet in order to serve you targeted ads. For more information about targeted or behavioral advertising, please visit <https://www.networkadvertising.org/understanding-online-advertising>. Opting out: You can opt out of targeted ads served via specific third party vendors by visiting an advertising Opt-Out page. We may also use web beacons, software development kits, and other automated tracking methods on our websites, in communications with you, and in our products and services, to measure performance and engagement. Please note that because there is no consistent industry understanding of how to respond to "Do Not Track" signals, we do not alter our data collection and usage practices when we detect such a signal from your browser. Learn more

7. Third party apps

PerkWiz's platform allows merchants to connect their stores with third party applications to alter or provide new functionalities in their store. Unless listed as "Made by PerkWiz," PerkWiz is not responsible for and has no control over how these apps function. Merchants ultimately can control which apps they choose to use with their stores, and are responsible for making sure that they do so in compliance with relevant privacy and

data protection requirements. 8. For how long do we retain your personal information? In general, we keep your personal information throughout your relationship with us. For merchants, this means we will keep your information as long as you maintain a store on your platform. For partners, this means we will keep your information until you inform us that you wish to terminate your partner relationship with us. For our merchants' customers, we generally process your information solely as a data processor on behalf of our merchants, and it is up to the merchant to determine how long they will store your information in our systems. PerkWiz acts as a data processor on behalf of our merchants, except where personal data of merchants' customers is used for the purposes specified for us in Section 3 'What do we use this data for?' Purposes include for risk and fraud screening. Once you terminate your relationship with us, we generally will continue to store archived copies of your personal information for legitimate business purposes such as to defend a contractual claim or for audit purposes and to comply with the law, except when we receive a valid erasure request, or, if you are a merchant, you terminate your account and your personal information is purged pursuant to our standard purge process. If you use PerkWiz Pay, we keep your information as long as your PerkWiz Pay account remains active. If you would like to delete your PerkWiz Pay account, and for us to delete all of your personal information stored in connection with that account, please use the "Opt Out" toolbar at the bottom of our PerkWiz Pay website. We will continue to store anonymous or anonymized information, such as website visits, without identifiers, in order to improve our Services. 9. What we don't do with your personal information We do not and will never share, disclose, sell, rent, or otherwise provide personal information to other companies (other than to specific PerkWiz merchants you are interacting with, or to third party apps or service providers being used by those merchants if you are a consumer, or Partners that you hire if you are a merchant) for the marketing of their own products or services. If you are a merchant using PerkWiz's Services, we do not use the personal information we collect from you or your customers to independently contact or market to your customers. However, PerkWiz may contact or market to your customers if we obtain their information from another source, such as from the customers themselves (for example, if they use PerkWiz consumer-facing services).

10. How do we keep your personal information secure? We follow industry standards on information security management to safeguard sensitive information, such as financial information, intellectual property, employee details and any other personal information entrusted to us. Our information security systems apply to people, processes and information technology systems on a risk management basis. We perform annual audits to ensure our handling of your credit card information aligns with industry guidelines. We aim to maintain a PCI DSS Level 1 compliant service provider, which is the highest

level of compliance available, and our platform is audited annually by a third-party qualified security assessor. No method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, we cannot guarantee the absolute security of your personal information.