



Effective as of May 14, 2021

Privacy Policy



B9, Inc. (referred to as "B9," "us," "our," or "we"), values your privacy. This Privacy Policy ("Policy") explains B9's online information practices and the choices you can make about the way your Personal Information is collected and used in connection with the Services, as well as B9's privacy practices when you use the B9 website and the B9 mobile application (individually and collectively the "Site"). "Personal Information" means any information that may be used, either alone or in combination with other information, to personally identify an individual, including, but not limited to, a first and last name, a personal profile, an email address, mobile phone number, a home or other physical address, or other contact information. This Policy includes the Federal Privacy Notice which covers how we treat your information that we may receive or collect about you.

This Privacy Policy forms a part of B9's Terms of Services which is available on our Site. By using the Site, you certify that you have reached the age of majority in the state of your residence, and that you are not using this Site for your or your employer's commercial purposes, and you agree to this Privacy Policy.

We reserve the right to change this Policy from time to time with or without notice to you. Any changes to this Privacy Policy that would trigger providing consumers the opportunity to opt-out of the disclosure of non-public personal information to a non-affiliated third party will be provided in accordance with the notice. You acknowledge and agree that it is your responsibility to review the Policy. Your continued use of this Site and any offerings made available on the Site after a change is posted, including but not limited to use of B9 products, will constitute acknowledgement and acceptance of the then-published Policy.

For purposes of the Policy, B9 refers to B9, Inc. and its owners, licensees, assigns, subsidiaries, affiliated companies, officers, directors, employees, sponsors, and third-party vendors and includes (without limitation) all parties involved in creating, producing, and/or delivering this Site and/or content and offerings available on this Site.

B9 partners with Evolve Bank & Trust to offer you financial products and services. If you obtain a checking account through B9, Inc., please refer to the <https://www.getevolved.com/privacy-policy/>. Please refer to the applicable privacy notice for additional information regarding how we collect, use, and disclose information in connection with your B9, Inc. account(s).

BY ACCESSING THIS SITE OR USING PRODUCTS OFFERED THROUGH B9, YOU GIVE YOUR CONSENT THAT ALL PERSONAL INFORMATION MAY BE PROCESSED BY US IN THE MANNER AND FOR THE PURPOSES DESCRIBED BELOW, AND YOU AGREE TO THIS POLICY. IF YOU DO NOT AGREE TO THIS PRIVACY POLICY, DO NOT ACCESS THE SITE OR OTHERWISE USE THE SERVICES.

Types of Information We Collect



We collect any information that you provide to us on the Site or through your access to or use of the Site. This includes, but is not limited, to:

- Information you provide to join a waitlist, such as your name and e-mail address;
- information you provide to apply for B9, Inc. and B9 branded products offered by our bank partner, such as your Social Security number, Individual Tax Number, or employment/income information;
- Information about your use of B9, Inc. or B9 branded products offered by our bank partner, such as your transaction history;
- Browsing information, such as where you click on the Site, the website or Uniform Resource Locator ("URL") that may have directed you to the Site or that you just came from, or the URL that you go to after visiting the Site;
- Device information, such as your browser type, operating system, or device type;
- Career Information: Payout amounts, dates, currencies, tips, bonuses, fees, spending, balances, receivables by job, shift, week or month;
- Location information, which may be derived from your IP address or other device information; and
- Reputational information: ratings, stars, feedbacks, reviews, achievements, rewards, reconditions.

To the extent you elect to use Plaid, Inc. ("Plaid") or Argyle Systems Inc. ("Argyle") through this Site to connect your personal and financial information, you understand and acknowledge that:

- B9, Inc. uses Plaid to gather End User's data from financial institutions. By using our service, you grant B9 and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the Plaid Privacy Policy <https://plaid.com/legal/#consumers>
- B9 uses Argyle to gather End User's data from his/her employer. By using our service, you grant B9 and Argyle the right, power, and authority to act on your behalf to access and transmit your personal and financial information from your employer. You agree to your personal and financial information being transferred, stored, and processed by Argyle in accordance with the Argyle Privacy Policy <https://argyle.com/legal/privacy-policy>



Your information collected through the Site may be combined with other information we collect about you from third-party sources.

How We Collect Information

We collect information when you voluntarily provide it to us. For example, if you elect to provide your name or e-mail address or both to join a B9, Inc. or B9 waitlist or be notified of an upcoming product launch, we will collect that information. We also collect information when we process your application or service your account in connection with products offered through B9, Inc. and B9. Additionally, we also collect information through your phone or mobile device. Further, we collect information provided by third parties, including third parties that provide services for us, such as credit reporting agencies, data providers, and identity verification and fraud detection service providers.

Information may be collected using tools such as cookies. A cookie is a small data text file which is stored on your computer that uniquely identifies your browser. Cookies may include personalized information, such as your IP address, browser type, the server your computer is connected to, or the area code and ZIP code associated with your server. Most browsers are initially set up to accept cookies, but many browsers allow you to refuse some or all cookies or to indicate when a cookie is being sent. Some aspects of the Site may not function properly if you elect to disable cookies.

We may also collect information about you when you interact with B9, Inc. and/or B9 on social media websites or third-party websites. These websites include, but are not limited to, Facebook, Instagram and Twitter. Your use of social media and third-party websites, and the information shared with us by such websites, is subject to those websites' privacy policies, terms of use, and settings for privacy and advertising. WE WILL NEVER REQUEST ANY OF YOUR PERSONAL FINANCIAL INFORMATION ON ANY SOCIAL MEDIA WEBSITE. If you are asked for personal financial information on a third-party website, such as bank account information or your Social Security number, or Individual Tax ID number (ITIN) we recommend that you DO NOT provide it.

How We Use Information

We will primarily use the information we collect to provide product or service offerings to you as they become available. We may also use the information we collect for any other legitimate business purpose. For example, we may use the information we collect:

- To respond to your requests or questions;
- To provide you with the products or services that you request;
- To inform you of products or services that we think may be of interest to you;



- To enhance Site operations;
- To improve marketing or promotional efforts;
- To better understand the interests of Site visitors to design products or services;
- To analyze Site use and observe your behavior and browsing activities over multiple websites and platforms;
- To customize Site content, layout, and services;
- To recognize authorized devices;
- To prevent fraud;
- To enforce our agreements;
- For any other purpose for which you provide consent; or
- As otherwise permitted or required by law.

Aggregate or anonymous data may be used for any legitimate business purpose at any time.

Who We Share Information With.

We may share information that we collect with our service providers, business partners, and successors to all or part of our business. We will share information that we collect if required by law or to protect you, us, or third parties. For example, we may share information with a government agency upon request, including responding to a court order or subpoena or to cooperate with a law enforcement investigation. We fully cooperate with law enforcement agencies in identifying those who use our Site for illegal activities. We reserve the right to report to law enforcement agencies any activities that we in good faith believe to be unlawful. We may also share information with any other third parties with your consent. When you are no longer our customer, we continue to share your information as described in this Policy.

B9 does not sell personally identifiable information, and we will not sell personally identifiable information except as described in this Policy. If we ever decide to sell personally identifiable information, we will provide you with notice and a right to opt-out of such sale.

Mobile Device Location Information.

In order to use a product offered through B9, it is required that you enable the transmission of location information from your mobile phone or mobile device. If the



transmission of such information is disabled and you attempt to make a purchase or initiate a transaction, whether at a point-of-sale or through the Internet, we may decline the purchase or transaction. We use the location information we collect to mitigate fraud and other reasons identified under the "How We Use Information" section above.

Third-Party Collection of Information.

Some content or applications on the Site may be provided by third parties, including analytics companies and advertising providers. Our Site may also include social media features, such as the Facebook "Like" button, and other widgets, such as the "Share" button or interactive programs provided by third parties. These third parties may use cookies or other tracking technologies to collect information about you when you use our Site. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services.

We do not control these third parties' tracking technologies on our Site or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. Some of these third parties may provide you with ways to choose not to have your information collected or used for targeted advertising. For example, some of these companies may be members of the Network Advertising Initiative ("NAI") or the Digital Advertising Alliance ("DAA"), which allow you to opt out of certain types of data collection and use or out of receiving targeted ads from member companies.

To opt out, visit http://www.networkadvertising.org/managing/opt_out.asp or www.aboutads.info

One of the third-party services that we use is Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics may set cookies on your browser or mobile device or read cookies that are already there to collect information. Google Analytics collects information such as how often you use our Site and how you use our Site. We use the information provided by Google Analytics to improve the Site. For more information regarding how Google collects, uses, and shares your information and how to opt out of certain uses please visit <http://www.google.com/policies/privacy/partners> By using the Site, you consent to the processing of information about you by Google as described here and in Google's privacy policy.

Our Site may provide links to other websites. Please be aware that when you click on one of these links, you are going to another website, even though the B9, Inc. or B9 logo, banner, or tool bar may still be visible. Information you enter on these other websites is being collected by those websites, not B9. Their privacy policies may allow disclosures and uses of personal information that are not allowed by B9. We encourage you to read the privacy policies of these linked websites as they may differ from ours.



Privacy Preferences.

We may, from time to time, send you e-mails regarding new products that we feel may interest you. To update your marketing preferences to stop receiving these e-mails from us, you can "opt-out" or "unsubscribe" by following the instructions included in each e-mail. Please note that we will still provide responses to your questions, information that you request about a product or service, and e-mails for account-related purposes if you revise your marketing preferences to opt out of receiving promotional material.

Children's Online Privacy.

You must be at least the age of majority in the state of your residence to have our permission to use this Site. We do not knowingly collect, use, or disclose information about visitors who are under the age of 13. Our Site is intended for adults and it is not directed to children. If you believe that a child under the age of 13 has given us information, you may e-mail us at legal@Bnine.com. Please include "COPPA" in the subject line.

California Privacy Rights.

This section of Privacy Policy specifically applies to all residents in the State of California and is in addition to our Privacy Policy. California CCPA (California Consumer Privacy Act of 2018) provides California residents the right to request from B9:

- A list of the categories of Personal Information that we have disclosed to third parties for direct marketing purposes; and
- The names and addresses of all such third parties.

We do not share your Personal Identifying Information with third parties for the third parties' own and independent direct marketing purposes unless we receive your permission. We will not discriminate against you because you exercise any of the rights as described in this section.

Information excluded from the CCPA's scope:

- Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act ("FCRA");
- the Gramm-Leach Bliley Act ("GLBA");
- California Financial Information Privacy Act ("FIPA"); and



- the Driver's Privacy Protection Act of 1994.

Information we collect, sell, or disclose:

We collect the following categories of information about consumers. We do not sell any personal information either anonymized or identifiable. We do not sell (as defined by the CCPA) personal information of minors under 18 years of age. This information is collected in connection with the making or servicing of loan products, and for marketing products we offer:

- Identifiers, such as name, address, email address, social security number, and driver's license number;
- Personal Information Categories Listed in the California Customer Records Law, such as telephone number, financial information such as income and credit bureau information, bank account number, credit or debit card number, and medical information;
- Protected Classification Characteristics Under California or Federal Law, such as age, citizenship, marital status, and veteran or military status;
- Commercial Information, such as records of personal property, products, or services purchased;
- Biometric Information, such as voiceprints through recording of calls with consumers;
- Internet/Electronic Network Activity, such as browsing history and interactions with our websites;
- Professional/Employment-related Information, such as employment history;
- Non-Public Education Information, such as school completion status, grade point average, college plans and student financial information.

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from consumers, such as when they apply for one of our products;
- Indirectly from consumers, such as when they access our website and through the use of tracking technologies such as cookies;
- From our clients, for whom we service one of their customers' loan or debt on their behalf;
- Marketing partners from whom we buy or obtain lists for marketing purposes;



- Consumer reporting agencies, for purposes of obtaining credit information when a consumer applies for a loan with us;
- Publicly available data sources.

Under the CCPA, “sell” includes disclosing or communicating personal information, and not necessarily a monetary exchange for personal information. We do not sell your personal information under the traditional definition under any circumstances.

Right to request deletion of information:

You have the right to request we delete the personal information we collected from you, unless the CCPA recognizes an exception.

How To Exercise Your Rights:

- We will need to verify your identity before processing most requests, which may require you to provide additional information. In some instances, we may not be able to honor your request, such as when an exception applies or when we cannot verify your identity.
- You may submit a request by using our self-service Personal Information Request Form and our Deletion Request Form, or by calling us at 1-800-630-2998.

All requests for Your Right To Know will be honored within forty-five (45) days of receipt, unless we are unable to process your request in such a time, in which case we will provide you an explanation for the delay.

Right to Opt-out of the sale of personal information:

Under the CCPA, “sell” includes releasing, disclosing, disseminating, making available, transferring, or otherwise communicating personal information, in addition to the traditional definition of a monetary exchange. The definition does not include sharing personal information with a service provider if the service provider does not further collect, sell, or use the personal information beyond the business purpose for which it was shared. Certain activities with a service provider are excluded in the definition. You have a right to opt out of the sale of your personal information.

We do not sell personal information as defined in the CCPA. However, in the event we decide to sell personal information in the future, you may submit your request to opt out of the sale of information here.

Right to Non-Discrimination for the exercise of your privacy rights:

You have the right to be protected from discrimination for exercising your CCPA rights. We will not discriminate against you for exercising your rights under the CCPA



by doing any of the following: denying goods or services; charging different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties; providing a different level or quality of goods or services to the consumer; or suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services.

Designating an Authorized Agent:

You may use an Authorized Agent to submit a request to know or a request to delete. The person (or business registered with the California Secretary of State) you may have previously designated to act on your behalf for another purpose with us may be used to submit this request for you. If you haven't previously designated an Authorized Agent, you may do so by contacting us.

Security

We strive to take appropriate security measures to protect against unauthorized access to or unauthorized alteration, disclosure, or destruction of your personal information. Unfortunately, no method of data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, you acknowledge that: (a) there are security and privacy limitations inherent to the Internet which are beyond our control; and (b) the security, integrity, and privacy of any and all information and data exchanged between you and us through this Site cannot be guaranteed. We encourage you to be careful when using the Internet or transmitting data through a wireless network.

Do Not Track

The Site does not respond to "do not track" signals sent by Internet browsers.

Contact Us: If you have any questions about this Policy, please feel free to contact us at: support@bnine.com

Effective Date: This Policy is effective as of the date that it is last updated. Last Updated date is the first date mentioned above.