

Website
Privacy and Security Policy (GDPR & CCPA-compliant)

Privacy and Security Policy
Effective January 1, 2020

PLEASE READ THIS PRIVACY AND SECURITY POLICY (hereinafter referred to as “Privacy Policy” or “Policy”) CAREFULLY. THIS POLICY DESCRIBES THE WAYS Deserve, Inc. (referred herein as “we”, “us”, “our”) OR OUR AFFILIATES COLLECT, PROTECT, USE AND STORE YOUR PERSONAL INFORMATION. YOU ACCEPT THIS PRIVACY POLICY BY USING OUR PRODUCTS AND SERVICES (COLLECTIVELY “SERVICES”) ON OUR WEBSITE OR THROUGH ANY OTHER MEANS. We may amend this Policy at any time by posting a revised version on our website (“the Site”). We will attempt to give a reasonable notice period upon making any changes; however, unless otherwise stated, the revised version will be effective at the time we post it. This Privacy Policy is incorporated into the [Terms of Use](#) by this reference.

By using our Services, you are consenting to our processing of your Personal Information and data as set forth in this Policy now and as amended. As used herein, “processing” means using or accessing information in any way, including but not limited to collecting, storing, deleting, combining, and disclosing information. Our servers are located in the United States. Accordingly, if you reside outside the U.S., by using the Services, you acknowledge and agree that your Personal Information will be transferred to the United States and processed and stored in the United States. By using our Services, you understand that your information may be transferred to our facilities and those third parties with whom we share it as described in this Policy.

Our Services contain links to other websites. The fact that we link to a website is not an endorsement, authorization, or representation of our affiliation with that third party. We do not exercise control over third party websites. These other websites may place their own cookies or other files on your computer, collect data, or solicit personally identifiable information from you. Other sites follow different rules regarding the use or disclosure of the personally identifiable information you submit to them. We encourage you to read the privacy policies or statements of every website you visit.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

— To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth, and other information that will

allow us to identify you. We may also ask to see your driver's license or other identifying documents.

INFORMATION YOU GIVE TO DESERVE

Information We Often Request

The types of personal information we collect depends on the products and services you use.

It may include:

- Your contact information such as your name, address, phone, and email;
- Information that we use to verify your identity, make decisions about your credit card application, or manage risk such as your date of birth, social security number (if applicable), your financial history, your identity, and program eligibility;
- Information about your education, such as the school in which you are enrolled, degree sought, major or field of study, recent test scores, educational references and your personal interests or characteristics;
- Information needed for us to process your payments, such as your bank account numbers and similar information;
- Information about your income and/or assets, including your employment, US Form I-20, domestic bank statements or other financial documentation; and
- Information about you collected when you visit the Site, including the information submitted by you or our other customers when interacting with the Site's features and using its online communication features

Information You Give Upon Registration

If you desire to apply for the Deserve Credit Card or access certain parts of the Services, you will be required to become a registered user and to submit certain Personal Information to Deserve.com. Personal Information that we may collect in such instances may include your full name, email address, mailing address, telephone number, date of birth and other information that you provide us with as part of the credit card application. Additionally, we may request that you upload a copy of your official passport/national identity card, a copy of your financial statement issued by a US bank, and/or a copy of your US I-20 Form and US Student Visa which are issued by the U.S. Department of Homeland Security in order to verify your identity, program eligibility, and ability to repay debt. We may also ask our users to generate a new personal identification number (PIN) or password to access our Services. In general, we may use any information provided by you to verify your identity or as part of a credit application or other business processes.

Information Deserve Learns From Your Use of our Services or Access of the Site

When you visit the Deserve website or use the Services, we may collect information from your

computer, mobile phone, or similar device. This information may include your IP address and device information including but not limited to identifier, device name and type, operating system, location, mobile network information, and standard web log information such as your browser type, traffic to and from our website, the pages you accessed on our website, and any other available information. We may also collect information about your use and interaction with our website, application, or Services. For example, we may evaluate your computer, mobile phone, or other access device for indicators of fraud, or analyze your website clicks to assess your interest in our specific product terms. When you use our Services, we may also store information based on your usage history. This includes but is not limited to details of your purchases, content you viewed, event information, referring sites or click stream information, and web “cookies” or “tokens” that may uniquely identify your browser, device, or your account. We may also collect information about you from any contact you have with any of our employees, our customer support team, or through surveys, or through interactions with our agents and/or affiliates.

Location Data

Deserve.com may receive varying degrees of location information from Social Media Services (as defined below) that you enable within our Service and also (with your permission) from your computing devices (“Location Data”). For example, we may collect and use location data (e.g. GPS or IP-based geography detection) to screen for fraudulent activity or to verify self-reported information (for example, to verify you reside in a certain city or near a university in which you are enrolled) and to customize the Service to make it more relevant to you (for example, to send newsletter information that may be of interest to you).

Server Log Data

When you interact with the Site or use our Services, our servers automatically receive and store certain personally non-identifiable information (“Log Data”). This Log Data is collected passively and may include (but is not limited to) information such as your IP address, browser type, mobile phone type, software settings/configurations, or the domain from which you are visiting, the Site pages you visit, the search terms you use, and any advertisements on which you click. We use Log Data and analytics-based observations to provide you with the Services (for example, to send an SMS to your mobile device) and we may pool Log Data with other information to monitor the use of the Services, and for the technical administration of the Services. If we are asked to comply with a subpoena or other legal demand or where we suspect that there has been a violation of our policies, then we will associate your IP address with any other Personal Information to identify you personally, according to our Terms of Use and/or applicable laws.

Cookies and Anonymous Identifiers

Like many websites and services, we also may use “cookie” technology to collect additional Site usage data and to improve the Site and Services and related offers. A cookie is a small data file that we transfer to your computer’s hard disk. Deserve may use both session cookies and persistent cookies (known as “persistent tokens”) to better understand how you interact with the Site and our Services, to monitor aggregate usage by our users and web traffic routing on the Site, and to improve the Site and our Services. A session cookie or security token enables certain features of the Site and Services and is often (but not always) deleted from your computer when you disconnect from or leave the Site. A persistent token will likely remain after you close your browser and may be used by your browser on subsequent visits to the Site. Persistent tokens can be removed by following your web browser help file directions. Most Internet browsers automatically accept cookies. You can instruct your browser, by editing its options, to stop accepting cookies or to prompt you before accepting a cookie from the websites you visit.

We may, or our Partners or Affiliates may, also deliver a file (known as a “web beacon”) from an ad network to you through the Services. Web beacons allow ad networks (and other websites) to provide anonymized, aggregated auditing, research, and reporting for us and for advertisers. Web beacons also enable ad networks to send targeted advertisements to you when you visit other websites. Because your web browser must request these advertisements and web beacons from the ad network’s servers, these companies can view, edit, or set their own cookies, just as if you had requested a web page from their sites.

Payment Information

Deserve or its Partners or Affiliates may collect payment information such as a valid credit card number, type, and expiration date, or other financial information such as a routing & account number for check payments. Payment information is collected and stored by our third-party payment processing company (the “Payment Processor”) and such use and storage of the information is governed by the Payment Processor’s applicable Terms of Use and Privacy Policy. Our payment processor is CoreCard (www.corecard.com).

Bank Access/Login Credentials

Prior to establishing a Deserve account or after a Deserve account is established, or both, we invite Deserve credit card holders to enter certain login credentials (such as a username and password) for certain online account types (for example, credit cards, debit cards, or traditional bank accounts) in order to verify identity. These credentials provide Deserve with consistent and reliable access to each financial account. Deserve uses such access to monitor and assess card holder’s ability to repay debt or counter fraud.

Contacts Information

If you allow Deserve to access the contacts/address book on your phone or other services (such as email) through the permission system used by your mobile platform, Deserve may access and store names and other contact information from your address book to facilitate social interactions through our Services and execute our referral program. Access to contacts may be requested as part of a customer referral program or validation of self-reported information.

Credit Card Transaction Information

We collect transaction details related to your use of our Services, including the type of service requested, date and time the service was provided, amount charged, locations, distance travelled, and other related transaction details. Additionally, if someone uses your customer referral code, then we may associate your name with that person.

Aggregated Personal Data

In an ongoing effort to better understand and serve the users of the Services, Deserve often conducts research on our customer demographics, interests, and behavior based on the information provided to us. This research may be compiled and analyzed on an aggregate basis and Deserve may share this aggregated data with our marketing affiliates, agents, and business partners. This aggregated information does not identify you personally. Deserve may also disclose aggregated user statistics in order to describe our services to current and prospective business partners and to other third parties for other lawful purposes.

Information Obtained From Third Parties

We may obtain information about you from third parties such as credit bureaus, the U.S. Department of Homeland Security, student enrollment verification services, and identity verification services. You may choose to provide us with access to certain personal information stored by third parties such as social media websites and services (“Social Media Services”) or banking websites. The information we have access to varies by site and is controlled by your privacy settings on that site and your authorization. By associating an account managed by a third party with your Deserve account and authorizing Deserve to have access to this information, you agree that Deserve may collect, store, and use this information in accordance with this Policy.

Usage and Preference Information

We collect information regarding how you and other site visitors use and interact with our Services, including preferences expressed, and settings chosen. In some cases, we do this through the use of cookies, pixel tags, and similar technologies that create and maintain unique identifiers.

HOW DESERVE PROTECTS YOUR INFORMATION

Security Policy.

Deserve stores and processes your information while maintaining physical, electronic, and procedural safeguards of its Site and Systems. We maintain physical security measures to guard against unauthorized access to systems and use electronic safeguards such as firewalls and data encryption. We authorize access to personal information only for those authorized employees with a business need to have access to personal information.

HOW DESERVE USES YOUR INFORMATION

Use of Information.

Deserve uses the Personal Information you provide in a manner that is consistent with this Policy. We may use your information, including nonpublic personal information as follows:

To provide, maintain, and improve our Services; To provide inputs to our credit underwriting system and to assess creditworthiness of credit card applicants; To provide and deliver the products and services you request, process transactions and send you related information, including confirmations; To verify your identity and prevent fraud; Send you technical notices, updates, security alerts and support and administrative messages; To respond to your comments, questions, and requests, and provide customer service; To communicate with you about products, services, offers, promotions, incentives, and events offered by Deserve and others, and provide news and information we think will be of interest to you; To monitor and analyze trends, usage, and activities in connection with our Services; To personalize and improve the Services and provide advertisements, content, or features that match user profiles or interests; To process and deliver contest or promotion entries and incentives; To link or combine it with the information we receive from others to help understand your needs and provide you with better service; and to carry out any other purpose for which the information was collected.

If you contact us by email we may keep a record of your contact information and correspondence, and may use your email address, and any information that you provide to us in your message, to respond to you. In addition, we may use your contact information to market to you and provide you with information about our products and services and the products and services of our partners that we believe may be of interest to you. If you decide at any time that you no longer wish to receive such marketing information or communications from us, please follow the unsubscribe instructions provided in any of our communications.

In an ongoing effort to better understand and serve the users of our Services, Deserve occasionally conducts separate research efforts on its customer demographics, interests, and behavior based on the Personal Information and other information provided to us. This research may be compiled and analyzed in the aggregate and Deserve may share this aggregated data with its affiliates, agents and business partners. This aggregated information

does not identify you personally. Deserve may also disclose aggregate user statistics in order to describe our Services to current and prospective business partners, and to other third parties for other lawful purposes.

WHEN DESERVE SHARES YOUR INFORMATION

At times Deserve may provide third parties with certain personal information to provide or improve our products and services, including to deliver products at your request, or to help Deserve market to consumers. When we do, we require those third parties to handle it in accordance with relevant laws. Personal information will never be shared with third parties for their marketing purposes.

Information Sharing and Disclosure

We consider your information to be a vital part of Deserve's relationship with you and, accordingly, we do not share it unnecessarily. There are, however, certain circumstances in which we may share your Personal Information with certain third parties without further notice to you, as outlined below.

To enable our Service Providers

Deserve shares personal information with companies who provide services such as information processing, extending credit, fulfilling customer orders, managing and enhancing customer data, providing customer service, assessing your interest in our products and services, and conducting customer research or satisfaction surveys. These companies are obligated to protect your information and may be located wherever Deserve operates.

To process payments and service your Deserve credit card

If we collect credit card information for payments, or other financial information related to payments, then that information will be collected and stored by our Payment Processor. We will from time to time request and receive your financial information from our Payment Processor for the purposes of completing transactions you have initiated through the Services, assessing credit risk, processing invitations to apply for increased credit limits, or enrolling you in such other programs in which you elect to participate, identifying or researching possible fraudulent transactions, and otherwise as needed to manage our business.

To enable Social Media Services and related data collection

You can choose to access certain third party communication tools or Social Media Services through our Services. When you choose to do so, you will be sharing information with those Social Media Services, and the information you share will be governed by their privacy policies and Terms of Use. You may also be able to modify your privacy settings with these Social Media Services to, for example, control what information the Social Media Services disclose to

third parties such as Deserve. When you add Social Media Service accounts to the Service or log into the Service using your Social Media Services account, we will collect relevant information necessary to enable our Services and access that Social Media Service. In all cases, you will provide your login information, such as your username and password, directly to the Social Media Service and not to Deserve. As part of such integration, the Social Media Service will provide Deserve with access to certain information that you have provided to the Social Media Service, and Deserve will use, store and disclose such information in accordance with this Privacy Policy and, if and to the extent applicable, the policies of such Social Media Services. However, please remember that the manner in which Social Media Services use, store and disclose your information is governed by the policies of such third parties, and Deserve shall have no liability or responsibility for the privacy practices or actions of any Social Media Services that may be enabled with or accessed through the Service.

Disclosures for Legal Purposes

It may be necessary – by law, legal process, litigation, and/or requests from public and governmental authorities within or outside your country of residence – for Deserve to disclose your personal information. We may also disclose information about you if we determine that for purposes of national security, law enforcement, or other issues of public importance, disclosure is necessary or appropriate. We may also disclose information about you, but only where there is a lawful basis for doing so, if we determine that disclosure is reasonably necessary to enforce our terms and conditions or protect our operations or users. This could include providing information to public or governmental authorities. Additionally, in the event of a reorganization, merger, or sale we may transfer any and all personal information we collect to the relevant third party.

HOW DESERVE DOES NOT SHARE YOUR INFORMATION

Selling Information to Third Parties.

We do not sell or rent your personal information to third parties.

WHAT ARE YOUR PRIVACY OPTIONS?

Notifications

If you no longer wish to receive notifications (such as SMS or email messages) about our Services, you may change your notification preferences by emailing privacy@deserve.com. Alternatively, you may be able to indicate your preference by logging into your Deserve account and adjusting your preferences or by following the directions provided with the communication. Deserve reserves the right to close your account should you opt out of the critical notices that are required to perform our Services.

Access Your Information

You can review and edit your personal information at any time by logging in to your account on Deserve's Website or by contacting us at privacy@deserve.com. You can also request to close your account with Deserve by contacting us at 800.316.7258. If you close your Deserve account, we will mark your account in our database as "Closed," but will keep your account information in our database to comply with our legal obligations. This is necessary in order to deter fraud, by ensuring that persons who try to commit fraud will not be able to avoid detection simply by closing their account and opening a new account. If you close your account, your personally identifiable information will not be used by us for any further purposes, nor sold or shared with third parties, except as necessary to prevent fraud and assist law enforcement, as required by law or in accordance with this Privacy Policy.

Learn about State Laws

This Privacy Policy may not constitute your entire set of privacy rights, as these may vary from state to state. For example, [California Civil Code Section § 1798.100](#) permits California residents who are users of the Deserve site to request certain information regarding the disclosure of personal information to third parties for direct marketing purposes. To make such a request, please send an email to privacy@deserve.com. To be certain of your privacy rights, you may wish to contact the agency in your state that is charged with overseeing consumer privacy rights.

European Union General Data Protection Regulation (EU GDPR)

The aim of the GDPR is to protect the "personal data" of EU citizens – including how their personal data is collected, stored, processed and destroyed. The meaning of "personal data" under the GDPR currently exceeds how similar terms are defined in the U.S. Deserve, Inc. accepts and reviews all applicants for credit. However, the Company only issues credit cards to residents of the continental US and its' territories and protectorates: the US Virgin Islands, American Samoa, Guam, Puerto Rico, and the Northern Mariana Islands.

Contacting Deserve

Deserve may update its Privacy Policy from time to time. When we change the Policy in a material way, a notice will be posted on our website along with the updated Privacy Policy. We will also contact you via your contact information on file, for example by email, notification or some other equivalent method. If you have questions or concerns regarding this Privacy and Security Policy, please contact us at privacy@deserve.com or call 800.316.7258.

PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

This **PRIVACY NOTICE FOR CALIFORNIA RESIDENTS** supplements the information contained in the U.S. Online Privacy Notice of Deserve and its subsidiaries (collectively, “we,” “us,” or “our”) and applies solely to visitors, users, and others who reside in the State of California (“consumers” or “you”).

We adopt this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice.

Information We Collect

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device (“personal information”). In particular, we have collected the following categories of personal information from consumers within the last twelve (12) months:

Category	Examples	Collected
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	YES
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	YES
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	YES
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES

E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	NO
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	NO
G. Geolocation data.	Physical location or movements.	NO
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	NO
I. Professional or employment-related information.	Current or past job history or performance evaluations.	NO
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	NO
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO

Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
 - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
 - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

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

- Directly from our customers or credit applicants. For example, from documents that our customers or credit applicants provide to us related to the services for which they engage us.
- Indirectly from our customers or credit applicants. For example, through information we collect from our customers or credit applicants in the course of providing services to them.
- Directly and indirectly from activity on our website (www.deserve.com). For example, from submissions through our website portal or website usage details collected automatically.
- From third-parties that interact with us in connection with the services we perform. For example, upon consent and granting of permissible purpose, we obtain credit reports from credit bureaus in order to evaluate creditworthiness

Use of Personal Information

We may use or disclose the personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided. For example, if you provide us with personal information in the course of applying for credit, we will use that information to verify your identity and throughout the credit underwriting process.
- To provide you with information, products or services that you request from us.
- To provide you with email alerts and other notices concerning our products or services, or events or news, that may be of interest to you.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collections.
- To improve our website and present its contents to you.
- For testing, research, analysis and product development.
- As necessary or appropriate to protect the rights, property or safety of us, our clients or others.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Sharing Personal Information

We may disclose your personal information to a third party for a business purpose. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.

In the preceding twelve (12) months, we have disclosed the following categories of personal information for a business purpose:

Category A: Identifiers.

Category B: California Customer Records personal information categories.

Category C: Protected classification characteristics under California or federal law.

Category D: Commercial information.

We disclose your personal information for a business purpose to the following categories of third parties:

- Our affiliates.
- Service providers.
- Third parties to whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you.

In the preceding twelve (12) months, we have not sold any personal information.

Your Rights and Choices

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Access to Specific Information and Data Portability Rights

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting or selling that personal information.
- The categories of third parties with whom we share that personal information.
- The specific pieces of personal information we collected about you (also called a data portability request).
- If we sold or disclosed your personal information for a business purpose, two separate lists disclosing:
 - sales, identifying the personal information categories that each category of recipient purchased; and
 - disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained.

Deletion Request Rights

You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or our service providers to:

1. Complete the transaction for which we collected the personal information, provide a good or

service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.

2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act ([Cal. Penal Code § 1546 seq.](#)).
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
8. Comply with a legal obligation.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Exercising Access, Data Portability, and Deletion Rights

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either:

US Postal Mail to:

Deserve

Attn: Privacy

PO Box 1286

Menlo Park, CA 94026; or

Emailing us at privacy@deserve.com

Only you or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

Response Timing and Format

We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option. Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Non-Discrimination

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Changes to Our U.S. Online Privacy Notice and this State-Specific Notice

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will notify you by email or through a notice on our website homepage.

Contact Information

If you have any questions or comments about this notice, our Privacy Statement, the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Phone: 1-800-316-7258

Website: deserve.com

Email: privacy@deserve.com

Postal Address:

Deserve

Attn: Privacy

PO Box 1286

Menlo Park, CA 94026

