

## Privacy Policy:

Amount, Inc., together with its affiliates (“Amount”, “We” or “Us”), owns and operates this website. Amount requires all visitors to this website (“Users,” “You”) to read the following privacy policy (“Policy”) carefully before using this Site. This Policy outlines Amount’s policies and standards regarding the collection, use and disclosure of personal information that you provide us directly or through third parties, whether through the website, any other website from which you access this Policy (collectively, the “Site”), or by other electronic or physical means.

Amount respects and is committed to protecting your privacy and the privacy of all users of the Site. Please read this Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Site. By using the Site or using Amount’s services either on the Site or through a third party, you consent to this Policy, including to the collection, disclosure and use of information in accordance with this Policy and as permitted under applicable law.

In accordance with the Children’s Online Privacy Protection Act (COPPA), Amount does not knowingly request, collect, or utilize any information from children under the age of thirteen or any persons under the age of eighteen. The Site is intended as a general audience website.

For California Residents only: please see our updated California Resident Privacy Policy at the bottom of this page.

**The Information We May 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:

- Basic identifying information;
- Network or device-related information such as an IP address;
- Information about your physical location;
- Anonymous information about the web pages you visit;
- Cookies (see below for more information); and
- Any other personal information that you provide.

"Cookies" are small data files transferred by a website to your computer's hard drive. Amount or its service providers send cookies when you surf our Site or websites where Amount ads appear, make purchases, request or personalize information, or register yourself for certain services. Accepting the cookies used on our Site, websites that are "powered by" another company on Amount’s behalf, websites powered by Amount for another company, or websites where our ads

appear may give us access to information about your browsing preferences, which we may use to personalize and enhance your experience. Cookies are typically classified as either "session" cookies or "persistent" cookies.

- Session cookies do not stay on your computer after you close your browser.
- Persistent cookies remain on your computer until you delete them or they expire.

Like many companies, we use cookies and other tracking technologies on our Site (referred to together from this point forward as "Cookies", unless otherwise stated) including HTTP cookies, flash cookies, HTML5 and Flash local storage, web beacons/GIFs, embedded scripts, and e-tags/cache browsers. We may use Cookies for a variety of purposes and to enhance your online experience, for example, by remembering your log-in status and viewing preferences from a previous use of the Site, for when you later return to the Site. A visitor to a website may learn more about Cookies on this Site and opt-out of certain Cookies by visiting either of these websites:

- <http://www.networkadvertising.org/choices>
- <http://www.aboutads.info/choices>

Generally speaking, web browsers automatically accept cookies by default. That being said, you can typically prevent cookies or selectively accept cookies by adjusting the preferences in your browser. If cookies are not accepted, there may be some features of our Site that will not be available, and some websites may not display properly. In most instances, however, a customer may refuse a cookie and still be able to navigate our Site without issue.

Amount may also use cookies or other technologies to collect and store information about your visit to, or use of, our services. This information may help Amount assess the performance of its Site and develop strategies to maximize utility. This information may be provided to other companies, including but not limited to third party advertisers. Unless the customer explicitly consents to share his or her information, such information does NOT include any personally identifiable information. You can control the use of cookies within your web browser.

The following list is an example of cookies that Amount may use on its Site:

- Google Analytics – Web analytics tracking.
- Google AdWords – Conversion tracking.

The Site uses Google Analytics, which is a web analysis service provided by Google. Google utilizes the data collected to track and examine the use of our Site and may share this data with other Google services. You can learn more about how Google uses and shares personal information and about any choices you may have with regards to your personal information by visiting their website at [www.google.com/policies/privacy/partners/](http://www.google.com/policies/privacy/partners/).

**How We Collect Information.** We obtain the categories of personal information listed above from the following categories of sources:

- Directly from you or through your agents. For example, from documents that you provide to us related to the services for which you engage us.
- Indirectly from you or your agents. For example, through information we collect about you based on information or authorization you provide to us.
- Directly and indirectly from activity on the Site. 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, from clients who submit applications and supporting documents to us on behalf of businesses and individuals.
- From third party data providers, such as consumer or commercial credit reporting agencies and other data sources.

Amount collects personal information from you when visiting the Site to assist us in providing you with information in connection with an inquiry about Amount's services. The information collected may vary depending upon what specific products or services you are requesting.

**How Amount Uses Information.** We may use personal information that we collect in the following ways:

- To provide you with our services;
- To communicate with you about our Site or services, such as to send you updates or other communications or to inform you of any changes to our Site or services;
- For a specific purpose or for legitimate business purposes;
- To provide you support or other services you request, such as providing technical support or answering questions about our Site;
- To maintain and improve our Site and diagnose any problems with our Site to improve user experience;
- To carry out our obligations and enforce our rights or the rights of our clients arising from any contracts
- For testing, research, analysis and product development;
- To test new products and services with our partners or potential partners;
- When we reasonably believe disclosure is appropriate in connection with efforts to investigate, prevent, or take other action regarding illegal activity, suspected fraud or other wrongdoing; or to enforce the Site's terms and conditions or other agreements or policies;
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations;
- In connection with state and/or federal licensing requirements; and

- In connection with a substantial corporate transaction, such as the sale of the business, a divestiture, merger, consolidation, asset sale or in the unlikely event of a bankruptcy.

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

**How Amount Shares Information.** We reserve the right to share information, including personal information, with third parties as described below:

- With service providers that help us perform Site functions and administer our services;
- Within our corporate family, such as with subsidiaries, joint ventures, or affiliates, to the extent permitted by law;
- In connection with a merger, acquisition, consolidation, change of control, or sale of all or a portion of our assets or if we undergo bankruptcy or liquidation;
- If we believe it is necessary in order to detect, investigate, prevent, or take action against illegal activities, fraud, or situations involving potential threats to the rights, property, or personal safety of any person;
- If we are legally required to do so, such as in response to court orders or legal process, to establish, protect, or exercise our legal rights, to defend against legal claims or demands, or to comply with the requirements of any mandatory applicable law; and
- With any other third parties with your consent or for our legitimate business purposes.

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 not sold any personal information.

**How Long Amount Retains Information.** Amount may keep records of any information and transactions that a customer or potential customer enters into or provides in accordance with Amount's record retention policies. Amount may keep other information about a customer only to the extent necessary to comply with applicable laws and to further legitimate business needs.

**How Amount Secures Information.** The security of your personal information is important to us. We maintain reasonable physical, technical, and administrative security measures to protect and limit access to your personal information. For example, Personal information is protected by Secure Sockets Layer (SSL) software, which encrypts it so that it cannot be read over the Internet. However, no method of transmission over the Internet or electronic storage technology is 100%

secure. While we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

**Third party Websites.** We use third party advertising and media companies to serve ads on our behalf across the Internet and to help manage and optimize our Internet business and communications. Through the use of cookies, such third party companies may collect anonymous information about your visits to our Site and your interaction with our ads and content. For instance, they may keep track of how many of our ads you have seen on other websites before visiting our Site. This information is used to understand your browsing behavior and interests so that we can identify your needs and provide service that is tailored to you.

The Site may contain links to third party websites that are not owned or controlled by Amount. We have no control over the content, privacy policies, or practices of any third party website. You are subject to the policies of those third party websites, where applicable. We encourage you to review the privacy policies of any third party websites before you disclose your personal information.

**Log Data.** Like many website operators, Amount makes use of standard internet technologies to collect information that a browser sends whenever you visit the Site or perform any activity on the Site ("Log Data"). This Log Data may include information such as your computer Internet Protocol ("IP") address, browser type, browser version, pages of the Site that you visit, the time and date of a visit, the time spent on those pages and other statistics.

**Browser Signal.** We do not currently take actions to respond to "Do Not Track" signals from your browser because a uniform technological standard has not yet been developed. We continue to review new technologies and may adopt a standard once one is created.

**Telephone Communications.** For quality assurance purposes, we and our authorized partners may monitor or record all telephone communications.

**Changes to this Privacy Policy.** Amount may update or modify this privacy Policy from time to time to reflect changes in the collection, use and/or sharing of information. This Policy will reflect the date it was last updated. If any material change is made to this Policy, Amount will notify visitors of any changes by posting the new privacy Policy on the Site. All visitors are advised to review this privacy Policy periodically for any changes. Your continued use of the Site will signify acceptance of any changes to the privacy Policy.

**Visiting this Site from Outside the United States.** This privacy Policy is intended to cover collection of information on the Site from visitors located within the United States. If you are visiting the Site from outside the United States, please be aware that information may be transferred, stored and processed in the United States.

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## California Resident Privacy Policy

This Privacy Notice for California Residents supplements the information contained in our Policy above and applies solely to all visitors, users, and others who reside in the State of California (“CA Consumers” or “you”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (CCPA) and any terms defined in the CCPA have the same meaning when used in this notice.

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.

**Information We Collect.** Our Site collects 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, our Site has collected some of the following categories of personal information about you within the last (12) months:

Category A: Identifiers (example: your name and email address)

Category B: Personal Information, as defined in Section 1798.80(e) (example: your name)

Category C: Internet or other electronic network activity (example: IP address)

Category D: Geolocation data (example: your location)

### Why We Collect Information

We collect your information from the categories listed above for the following business purposes:

- To provide you with our services
- To communicate with you about our Site or services, such as to send you updates or other communications or to inform you of any changes to our Site or services;
- For a specific purpose or for legitimate business purposes;
- To provide you support or other services you request, such as providing technical support or answering questions about our Site; and
- To maintain and improve our Site and diagnose any problems with our Site to improve user experience.

### We Do Not Sell Your Information

- Amount does not, and will not, sell your information collected on our Site. We only use your information in the ways described above.

### 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, if applicable:
  - 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.

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. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
7. Comply with a legal obligation.
8. 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:

- Emailing us at [CCPA@amount.com](mailto:CCPA@amount.com)
- Calling us 872-760-9142

Only you or a person registered with the California Secretary of State whom you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. In order to process your request please provide the following information:

- Your first and last name
- The name of your business
- Your email address
- Your phone number
- Details of your request

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. 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 our receipt of the verifiable consumer request. 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.

If you have any questions about this Policy, please contact us at [privacy@amount.com](mailto:privacy@amount.com).

Last Updated: June 15<sup>th</sup>, 2022