

PRIVACY STATEMENT

Effective date: 06/01/2022

At Tiphhaus, we take your privacy seriously. Please read this Online Privacy Statement to learn how we treat your personal data when you visit or use our Services as defined in our Terms of Use.

By using or accessing our Services in any manner, you acknowledge that you accept the practices and policies outlined below, and you hereby consent that we will collect, use and share your information as described in this Online Privacy Statement.

Remember that your use of our Services is at all times subject to our [Terms of Use](#), which incorporates this Online Privacy Statement. Any terms we use in this Statement without defining them have the definitions given to them in the Terms of Use.

If you have a financial product or service with us, we will use and share any nonpublic personal information that we collect from or about you in accordance with our consumer privacy notice (see below), which offers you certain choices with respect to the collection, use, sharing, and processing of your nonpublic personal information by financial institutions. This includes information we collect when you access or use the mobile application operated by Tiphhaus to manage or conduct transactions on the Tiphhaus consumer demand deposit account (the “Tiphhaus Account”) or the hausmoney Mastercard™ Debit Card (“hausmoneytCard”), both of which are made available by Lineage Financial Network (“FLN”) in partnership with Tiphhaus. Neither this Online Privacy Statement nor our consumer privacy notice apply to the Tiphhaus Account or hausmoneyCard themselves.

Our Services are intended for a U.S. audience. If you visit or use one of our Services, your information may be transferred or processed in the United States. We currently do not offer products or services to non-U.S. customers. You may print a copy of this Online Privacy Statement by [pressing the button below](#). If you have a disability, you may access this Online Privacy Statement in an alternative format by contacting hello@hausmoneyapp.com.

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I. WHAT THIS ONLINE PRIVACY STATEMENT COVERS

This Online Privacy Statement covers how we treat Personal Data that we gather when you access or use our Services. “Personal Data” means any information that identifies or relates to a particular individual and also includes information referred to as “personally identifiable information” or “personal information” under applicable data privacy laws, rules or regulations. This Online Privacy Statement does not cover the practices of companies we don’t own or control or people we don’t manage.

II. PERSONAL DATA

A. Categories of Personal Data We Collect

This chart details the categories of Personal Data that we collect and expect to collect in connection with the Services:

What this Online Privacy Statement Covers	Examples of Personal Data We Collect	Categories of Third Parties With Whom We Share this Personal Data
Account or Contact Data	<ol style="list-style-type: none"> 1. First and last name 2. Email 3. Postal address 4. Phone number 5. Unique identifiers, such as passwords 	<ol style="list-style-type: none"> 1. Bank partners, other financial institutions or financial service companies 2. Service Providers 3. Parties you authorize, access or authenticate
Customer records identified by state law	<ol style="list-style-type: none"> 1. First and last name 2. Social Security Number 3. Address 4. Phone number 5. Tokenized bank account information, debit card information, other financial information 	<ol style="list-style-type: none"> 1. Bank partners, other financial institutions or financial service companies 2. Service Providers 3. Parties you authorize, access or authenticate
Commercial Data	<ol style="list-style-type: none"> 1. Transaction history associated with your bank accounts and cards 2. Purchase history 3. Records of personal property, products or services obtained, or considered 4. Consumer profiles 5. Purchasing or consuming behaviors 	<ol style="list-style-type: none"> 1. Service Providers (specifically Plaid, as described below) 2. Parties You Authorize, Access, or Authenticate
Device / IP Data	<ol style="list-style-type: none"> 1. IP Address 2. Device ID 3. Domain service 4. Type of device / operating system / browser used to access the Services 	<ol style="list-style-type: none"> 1. Know-your-customer (KYC) service providers 2. Parties You Authorize, Access or Authenticate
Web Analytics	<ol style="list-style-type: none"> 1. IP Address 2. Device ID 3. Domain service 	<ol style="list-style-type: none"> 1. Service Providers 2. Business Partners

	4. Type of device / operating system / browser used to access the Services	3. Parties You Authorize, Access or Authenticate
Consumer Demographic Data	1. Age / Date of Birth 2. Zip Code 3. Gender	1. Service Providers
Professional or Employment-Related Data	1. Occupation 2. Education 3. Source of Income 4. Approximate Annual Income	1. Service Providers
Geolocation Data* (see more details below)	1. IP-address-based location information 2. GPS data	1. Service Providers for identify verification
Biometric Data* (see more details below)	1. Fingerprints 2. Faceprints	
Other identifying information that you Voluntarily Choose to Provide		

1. **Regulated Data:** Some of the categories of data listed above, such as customer records identified by state law and financial data, may be regulated by other federal and state laws and regulations, such as the Gramm-Leach-Bliley Act (the “GLBA Act”). To the extent such data is subject to the GLBA Act, please refer to our consumer privacy notice below.
2. **Geolocation Data:** Tiphaus may collect information from your mobile device about your location while you are accessing or using the Application and while you are not accessing or using the Application. We may use this information to provide targeted offers to you and notify you of nearby third-party locations where you may use the Services. You may opt out of the collection of location data at any time by changing your settings on your mobile device. However, if you do so, certain features of the Services may not be available to you or the performance of certain features of the Services may be limited or not work at all.
3. **Biometric Data:** Tiphaus Application(s) support FaceID and TouchID. If you enabled such settings on your mobile device, you may be asked to scan your face or provide your fingerprints to verify your identity. Tiphaus and its service providers will collect such information (including the biometric data contained therein) in order to verify your identity and provide the Services.

B. Categories of Sources of Personal Data. We collect Personal Data about you from the following categories of sources:

1. **When you provide such information directly to us.** This includes when you: (i) create an account, enroll with Tiphaus Account or hausmoneyCard, or other Services; (ii) use our interactive tools and Services; (iii) voluntarily provide information in free-form text boxes through the Services or through

responses to surveys or questionnaires; (iv) interact with our customer services, such as in-app chat, email, phone, or website; and (v) send us an email or otherwise contact us.

2. When you use the Services and such information is collected automatically Through Cookies (defined in the “Tracking Tools, Advertising and Opt-Out” section below). If you download our Application(s) or use a location-enabled browser, we may receive information about your location and mobile device, as applicable. If you download and install certain applications and software we make available, we may receive and collect information transmitted from your computing device for the purpose of providing you the relevant Services, such as information regarding when you are logged on and available to receive updates or alert notices.

C. Third Parties. Tiphause may utilize third parties in connection with the Services:

1. Bank Partners. When you use certain features of the Services, we collect information related to your Tiphause Account and hausmoneyCard. Your use of certain features of the Services requires Tiphause to collect certain transaction information from our bank partner(s).
2. External Bank Account Information Provider(s). When you use certain Services, we may collect from you usernames, passwords, account numbers, and other account information for third-party websites and Internet banking services. This information is used to obtain your account, transaction, and other banking information from the relevant financial institution on your behalf in order to display the information to you or to fulfill your requests for certain products, services, or transactions through a Service. By using our Services, you grant Tiphause and Plaid the right, power, and authority to act on your behalf to access and transmit this 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's privacy Statement.
3. Vendors. We may use analytics providers to analyze how you interact and engage with the Services, or third parties may help us provide you with customer support. We may use vendors to obtain information to generate leads and create member profiles.
4. Advertising Partners. We receive information about you from some of our vendors (e.g., Instagram, Facebook, Snapchat, Google) who assist us with marketing or promotional services related to how you interact with our websites, applications, products, Services, advertisements or communications.

D. Our Commercial or Business Purposes for Collecting Personal Data

1. External Bank Account Information Provider(s)
 - a. Create and managing your account or other member profiles.
 - b. Processing orders or other transactions; billing.
 - c. Providing you with the products, services or information you request.
 - d. Meeting or fulfilling the reason you provided the information to us.
 - e. Providing support and assistance for the Services.
 - f. Improving the Services, including testing, research, internal analytics and product development.
 - g. Personalizing the Services, website content and communications based on your preferences.
 - h. Verifying your identity, doing fraud protection, security and debugging.
 - i. Carrying out other business purposes stated when collecting your Personal Data or as otherwise set forth in applicable data privacy laws, such as the California Consumer Privacy Act (the “CCPA”).

2. Marketing and Services

- a. Marketing and selling the Services.
 - b. Showing you offers that we think might be interesting to you, including offers based on your purchase histories or targeted offers.
 - c. Showing you advertisements, including interest-based or online behavioral advertising.
- E. Corresponding With You.** Responding to correspondence that we receive from you, contacting you when necessary or requested, and sending you information about Tiphau or the Services. Sending emails and other communications according to your preferences or that display content that we think will interest you.
- F. Compliance with Applicable Laws.** Fulfilling our legal obligations under applicable law, regulation, court order or other legal process, such as preventing, detecting and investigating security incidents and potentially illegal or prohibited activities. Specifically:
1. Supporting our bank partners' compliance with applicable law, including anti-money laundering and sanctions screening rules.
 2. Protecting the rights, property or safety of you, Tiphau or another party.
 3. Preventing, detecting, and investigating fraud, hacking, infringement, or other suspected or actual misconduct, crime, or violation of an agreement involving the Services.
 4. Enforcing any agreements with you.
 5. Responding to claims that any posting or other content violates third-party rights.
 6. Resolving disputes.
- G. How We Share Your Personal Data.** We disclose your Personal Data to the categories of service providers and other parties listed in this section. Depending on state laws that may be applicable to you, some of these disclosures may constitute a "sale" of your Personal Data. For more information, please refer to the state-specific sections below.
1. Legal Obligations. We may share any Personal Data that we collect with third parties as required by applicable law.
 2. Business Transfers. All of your Personal Data that we collect may be transferred to a third party if we undergo a merger, acquisition, bankruptcy or other transaction in which that third party assumes control of our business (in whole or part). Should one of these events occur, we will make reasonable efforts to notify you before your information becomes subject to different privacy and security policies and practices.
 3. Data That Is Not Personal Data. We may create aggregated, de-identified or anonymized data from the Personal Data we collect, including by removing information that makes the data personally identifiable to a particular member. We may use such aggregated, de-identified or anonymized data and share it with third parties for our lawful business purposes, including to analyze, build and improve the Services and promote our business, provided that we will not share such data in a manner that could identify you.

III. TRACKING TOOLS, ADVERTISING, AND OPT-OUT

The Services use cookies and similar technologies such as pixel tags, web beacons, clear GIFs and JavaScript (collectively, "Cookies") to enable our servers to recognize your web browser, tell us how and

when you visit and use our Services, analyze trends, learn about our member base and operate and improve our Services. Cookies are small pieces of data— usually text files – placed on your computer, tablet, phone or similar device when you use that device to access our Services. We may also supplement the information we collect from you with information received from third parties, including third parties that have placed their own Cookies on your device(s). Please note that because of our use of Cookies, the Services do not support “Do Not Track” requests sent from a browser at this time.

We use the following types of Cookies:

A. Essential Cookies. Essential Cookies are required for providing you with features or services that you have requested. For example, certain Cookies enable you to log into secure areas of our Services. Disabling these Cookies may make certain features and services unavailable.

B. Functional Cookies. Functional Cookies are used to record your choices and settings regarding our Services, maintain your preferences over time and recognize you when you return to our Services. These Cookies help us to personalize our content for you, greet you by name and remember your preferences (for example, your choice of language or region).

C. Performance / Analytical Cookies. Performance/Analytical Cookies allow us to understand how visitors use our Services. They do this by collecting information about the number of visitors to the Services, what pages visitors view on our Services and how long visitors are viewing pages on the Services. Performance/Analytical Cookies also help us measure the performance of our advertising campaigns in order to help us improve our campaigns and the Services’ content for those who engage with our advertising. For example, Google Inc. (“Google”) uses cookies in connection with its Google Analytics services. Google’s ability to use and share information collected by Google Analytics about your visits to the Services is subject to the Google Analytics Terms of Use and the Google Privacy Statement. You have the option to opt-out of Google’s use of Cookies by visiting the Google advertising opt-out page at [Google privacy ads](#) or the Google Analytics Opt-out Browser Add-on at [Google tools Opt out](#).

D. Retargeting / Advertising Cookies. Retargeting/Advertising Cookies collect data about your online activity and identify your interests so that we can provide advertising that we believe is relevant to you. For more information about this, please see the section below titled “Information about Interest-Based Advertisements.”

You can decide whether or not to accept Cookies through your internet browser’s settings. Most browsers have an option for turning off the Cookie feature, which will prevent your browser from accepting new Cookies, as well as (depending on the sophistication of your browser software) allow you to decide on acceptance of each new Cookie in a variety of ways. You can also delete all Cookies that are already on your device. If you do this, however, you may have to manually adjust some preferences every time you visit our website and some of the Services and functionalities may not work.

To explore what Cookie settings are available to you, look in the “preferences” or “options” section of your browser’s menu. To find out more information about Cookies, including information about how to manage and delete Cookies, please visit <http://www.allaboutcookies.org/>.

IV. INFORMATION ABOUT INTEREST-BASED ADVERTISEMENTS /OR TARGETED OFFERS.

We may serve offers and advertisements, and also allow third-party ad networks, including third-party ad servers, ad agencies, ad technology vendors and research firms, to serve offers and advertisements through the Services. These advertisements may be targeted to members who fit certain general profile categories, display certain preferences or behaviors, or have a history of certain purchases (“Interest-

Based Offers”). Information for Interest-Based Offers (including Personal Data) may be provided to us by you (such as through your use of the Services), or derived from the usage patterns of particular users on the Services and/or services of third parties. Such information may be gathered through tracking members’ activities across time and unaffiliated properties, such as when you use your PointCard at stores and merchants to complete purchases and transactions.

V. DATA SECURITY AND RETENTION

We seek to protect your Personal Data from unauthorized access, use and disclosure using appropriate physical, technical, organizational and administrative security measures based on the type of Personal Data and how we are processing that data. You should also help protect your data by appropriately selecting and protecting your password and/or other sign-on mechanism; limiting access to your computer or device and browser; and signing off after you have finished accessing your account. Although we work to protect the security of your account and other data that we hold in our records, please be aware that no method of transmitting data over the internet or storing data is completely secure.

We retain Personal Data about you for as long as you have an open account with us or as otherwise necessary to provide you with our Services. In some cases we retain Personal Data for longer, if doing so is necessary to comply with our legal obligations, resolve disputes or collect fees owed, or is otherwise permitted or required by applicable law, rule or regulation. We may further retain information in an anonymous or aggregated form where that information would not identify you personally.

A. Personal Data of Children. As noted in the Terms of Use, we do not knowingly collect or solicit Personal Data about children under 18 years of age; if you are a child under the age of 18, please do not attempt to register for or otherwise use the Services or send us any Personal Data. If we learn we have collected Personal Data from a child under 18 years of age, we will delete that information as quickly as possible. If you believe that a child under 18 years of age may have provided Personal Data to us, please contact us at hello@hausmoneyapp.com.

B. California Resident Rights If you are a California resident, you have the rights set forth in this section. Please see the “Exercising Your Rights” section below for instructions regarding how to exercise these rights. If we are processing your Personal Data as a service provider, you should contact the entity that collected your Personal Data in the first instance to address your rights with respect to such data. If there are any conflicts between this section and any other provision of this Online Privacy Statement and you are a California resident, the portion that is more protective of Personal Data shall control to the extent of such conflict. If you have any questions about this section or whether any of the following rights apply to you, please contact us at hello@hausmoneyapp.com.

VI. ACCESS TO PERSONAL DATA

You have the right to request certain information about our collection and use of your Personal Data over the past 12 months. In response, we will provide you with the following information:

1. The categories of Personal Data that we have collected about you.
2. The categories of sources from which that Personal Data was collected.
3. The business or commercial purpose for collecting or selling your Personal Data.
4. The specific pieces of Personal Data that we have collected about you.

If we have disclosed your Personal Data to any third parties for a business purpose over the past 12 months, we will identify the categories of Personal Data shared with each category of third party recipient. If we have sold your Personal Data over the past 12 months, we will identify the categories of Personal Data sold to each category of third party recipient.

A. Deletion. You have the right to request that we delete the Personal Data that we have collected about you. Under the CCPA, this right is subject to certain exceptions: for example, we may need to retain your Personal Data to provide you with the Services or complete a transaction or other action you have requested. If your deletion request is subject to one of these exceptions, we may deny your deletion request.

B. Exercising Your Rights. To exercise the rights described above, you or your Authorized Agent (defined below) must send us a request that (1) provides sufficient information to allow us to verify that you are the person about whom we have collected Personal Data, and (2) describes your request in sufficient detail to allow us to understand, evaluate and respond to it. Each request that meets both of these criteria will be considered a “Valid Request.” We may not respond to requests that do not meet these criteria. We will only use Personal Data provided in a Valid Request to verify your identity and complete your request. You do not need an account to submit a Valid Request. We will work to respond to your Valid Request within 45 days of receipt. We will not charge you a fee for making a Valid Request unless your Valid Request(s) is excessive, repetitive or manifestly unfounded. If we determine that your Valid Request warrants a fee, we will notify you of the fee and explain that decision before completing your request.

You may submit a Valid Request using the following methods:

- Call us at: 253-693-0366
- Email us at: hello@hausmoneyapp.com

You may also authorize an agent (an “Authorized Agent”) to exercise your rights on your behalf. To do this, you must provide your Authorized Agent with written permission to exercise your rights on your behalf, and we may request a copy of this written permission from your Authorized Agent when they make a request on your behalf.

C. Personal Data Sales Opt-Out and Opt-In

In this section, we use the term ‘sell’ as it is defined in the CCPA. where “sell,” “selling,” “sale,” or “sold,” means selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a consumer’s personal information by the business to another business or a third party for monetary or other valuable consideration.” To the limited extent we “sell” your Personal Data (as described below) you have the right to opt-out of these sales.

As described in the “Tracking Tools, Advertising and Opt-Out” section above, we have incorporated Cookies from certain third parties into our Services. These Cookies allow those third parties to receive information about your activity on our Services that is associated with your browser or device. Those third parties may use that data to serve you relevant ads on our Services or on other websites you visit. Under the CCPA, sharing your data through third party Cookies for online advertising may be considered a “sale” of information. You can opt out of these sales by following the instructions in this section. You have the right to opt-out of the sale of your Personal Data. You can opt-out using the following methods:

- Email us at: hello@hausmoneyapp.com
- Call us at: 253-693-0366

Once you have submitted an opt-out request, we will not ask you to reauthorize the sale of your Personal Data for at least 12 months. To our knowledge, we do not sell the Personal Data of minors under 18 years of age.

D. We Will Not Discriminate Against You for Exercising Your Rights Under the CCPA. We will not discriminate against you for exercising your rights under the CCPA. We will not deny you our goods or services, charge you different prices or rates, or provide you a lower quality of goods and services if you exercise your rights under the CCPA. However, we may offer different tiers of our Services as allowed by applicable data privacy laws (including the CCPA) with varying prices, rates or levels of quality of the goods or services you receive related to the value of Personal Data that we receive from you.

E. Other State Law Privacy Rights

1. California Resident Rights. Under California Civil Code Sections 1798.83-1798.84, California residents are entitled to contact us to prevent disclosure of Personal Data to third parties for such third parties' direct marketing purposes. We do not share your Personal Data with third parties for the third parties' own and independent direct marketing purposes unless we receive your permission.

2. Nevada Resident Rights. If you are a resident of Nevada, you have the right to opt-out of the sale of certain Personal Data to third parties who intend to license or sell that Personal Data. You can exercise this right by contacting us at hello@hausmoneyapp.com with the subject line "Nevada Do Not Sell Request" and providing us with your name and the email address associated with your account. Please note that we do not currently sell your Personal Data as sales are defined in Nevada Revised Statutes Chapter 603A.

VII. CHANGES TO THIS ONLINE PRIVACY STATEMENT

We're constantly trying to improve our Services, so we may need to change this Online Privacy Statement from time to time, but we will alert you to any such changes by placing a notice on the hausmoneyapp.com or Tiphhaus website, by sending you an email and/or by some other means. Please note that if you've opted not to receive legal notice emails from us (or you haven't provided us with your email address), those legal notices will still govern your use of the Services, and you are still responsible for reading and understanding them. If you use the Services after any changes to the Online Privacy Statement have been posted, that means you agree to all of the changes. Use of information we collect is subject to the Online Privacy Statement in effect at the time such information is collected.

VIII. CONTACT INFORMATION

If you have any questions or comments about this Online Privacy Statement, the ways in which we collect and use your Personal Data or your choices and rights regarding such collection and use, please do not hesitate to contact us at:

- 253-693-0366
- www.hausmoneyapp.com
- hello@hausmoneyapp.com