

# PRIVACY POLICY

We respect and are committed to protecting your privacy.

That is why we have adopted this Privacy Policy. This Privacy Policy lets you know how and for what purposes we are collecting, processing and using your Personal Information (as defined herein). We pledge that we will take reasonable steps to ensure that your Personal Information will only be used in ways that are in compliance with this Privacy Policy.

This Privacy Policy is in effect for any web pages, mobile applications, third party social media sites (with respect to our use of your Personal Information), email lists, generic information and Personal Information collected by, owned by and/or made available on behalf of Mobility Capital Finance Inc. ("MoCaFi", "our" or "we"), no matter the method of collection (e.g., mail, facsimile, sign-up/sign-in page, survey), including collection through this website and any online features, mobile applications, services and/or programs offered by or on behalf of MoCaFi (collectively, the "Online Properties").

Notwithstanding the foregoing, this Privacy Policy is not applicable to any other web pages, mobile applications, third party social media sites, email lists, generic information and Personal Information collected by, owned by and/or made available on behalf of any entity other than MoCaFi. Users of the foregoing resources should refer to the Privacy Policy in effect for the applicable owner.

## **Your use of the Online Properties is also governed by MoCaFi's Terms & Conditions.**

PLEASE READ THIS PRIVACY POLICY CAREFULLY, WHICH INCLUDES IMPORTANT INFORMATION ABOUT YOUR LEGAL RIGHTS, REMEDIES, AND OBLIGATIONS WITH RESPECT TO YOUR PERSONAL INFORMATION. BY ACCESSING OR USING THE WEB PROPERTIES, YOU ARE ENTERING INTO A LEGAL CONTRACT WITH MOCAFI REGARDING YOUR PERSONAL INFORMATION. BY ACCESSING OR USING THE WEB PROPERTIES, YOU AGREE TO BE BOUND BY THE PRIVACY POLICY AND ALL ADDITIONAL TERMS INCORPORATED BY REFERENCE. IF YOU DO NOT AGREE TO ANY PORTION OF THIS PRIVACY POLICY, YOU SHOULD NOT ACCESS OR OTHERWISE USE THE WEB PROPERTIES.

We will update this web page with any changes to this Privacy Policy and you are encouraged to review this Privacy Policy frequently (the date of the most recent revision to this Privacy Policy appears at the end of this Privacy Policy).

## **Types of Information MoCaFi Collects or Receives**

MoCaFi stores and uses the information that we collect or receive in strict compliance with applicable state and federal law. The types of Personal Information we collect may include, among other things (collectively, "Personal Information"): (1) contact information (e.g., name, address, home and mobile telephone numbers, email address); (2) biographical information such as household data, preferences, and demographic information (e.g., date of birth, gender, marital status); and (3) Internet protocol (or IP) address, MAC address or device ID/UDID.

The means by which MoCaFi collects or receives such Personal Information may include when you: (1) access and use the MoCaFi Online Properties; (2) sign up for email notifications, electronic newsletters, mobile messages (including SMS), or notifications from, or on behalf of, MoCaFi; (3) enter or participate in a MoCaFi contest, event, promotion or sweepstakes, or respond to one of our surveys; (4) provide MoCaFi with comments, suggestions or other input through the Online Properties; (5) create a user account for use in connection with the Online Properties (your "User Account"); and (6) participate in any online discussion, forum or similar exchange, publicly or privately, through the Online Properties. MoCaFi may also collect such personal information in our marketing efforts on third party websites. We may also receive information from third parties that provide us with such information, including as part of any investigation or inquiry that we may undertake.

We may also receive information about you from third party sources, using Personal Information collected through the Online Properties as the method of identifying you. Our use of that third party-sourced information will be subject to this Privacy Policy.

MoCaFi or a partner may sponsor promotions, sweepstakes or contests through the Online Properties. Your participation is entirely voluntary. You may be asked to provide personally identifiable information including, but not limited to, your name, email address or home address or to answer questions in order to participate. MoCaFi may also transfer Personal Information to certain advertising or marketing partners from whom you have requested to receive information.

Information Collected Online. MoCaFi may collect or receive three types of information when you visit or use the Online Properties: contact information, provided information and usage information.

**Contact Information.** Contact information refers to the information that you intentionally provide to us when you submit a request to be contacted. This information may include your name, address, phone number, and email address, as well as any other information that you may voluntarily provide through the Online Properties. We collect this information only for purposes of responding to requests for more information about MoCaFi and our offerings. When you submit contact information, you accept that this information will be shared with our content providers and other professionals, contractors and staff that may be able to assist you.

**Provided Information.** You may be asked or encouraged, or completely voluntarily, submit information through the Online Properties, including Personal Information. Whether you submit any Personal Information to MoCaFi is entirely up to you. You are under no obligation to provide Personal Information. However, this information is essential for the provision and quality of some of the services we offer to you, so we cannot provide you with certain services if you choose to withhold requested information. Your submission of any Personal Information, and our and our agents' use of your Personal Information, shall at all times be in compliance with this Privacy Policy.

**Usage Information.** MoCaFi may obtain non-individualized, generic information about you when you visit the Online Properties.

**Browser Log Files:** Our servers automatically log each visitor to the Online Properties and collect and record certain information about each visitor. This information includes or may include your "Internet Protocol", or IP, address, browser language, browser type, operating system, mobile device information, domain names, browsing history (including time spent at a domain, time and date of your visit), referring/exit web pages and URLs, and number of clicks. The domain name and IP address reveal nothing personal about the visitor other than the IP address from which the visitor has accessed the Online Properties.

**Cookies:** From time to time, MoCaFi and/or our advertisers or other third parties may send a "cookie" to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive and that can be re-sent to the serving website on subsequent visits. A cookie, by itself, cannot read other data from your hard disk or read other cookie files already on your computer. A cookie, by itself, does not damage your system. We, our advertisers and other third parties may use cookies to identify and keep track of, among other things, those areas of the Online Properties and third party websites that you have visited in the past in order to enhance your next visit to the Online Properties. Our advertisers may also use cookies to ascertain how many times that you have seen an advertisement and obtain similar analytical information. You can choose whether or not to accept cookies by changing the settings of your Internet browser, but some functionality of the Online Properties may be impaired or not function as intended if you choose not to accept cookies. See the Third Party Opt Out section below.

**Web Beacons:** Some of our web pages and electronic communications may contain electronic images, which may or may not be visible to you, known as Web Beacons (sometimes referred to as "clear gifs"). Web Beacons collect only limited information that includes a cookie number; time and date of a page view; and a description of the page on which the Web Beacon resides. We may also carry Web Beacons placed by third party advertisers. These Web Beacons do not carry any Personal Information and are only used to track usage of the Online Properties and activities associated with the Online Properties. See the Third Party Opt Out section below.

**Unique Identifier:** We may assign you a unique internal identifier to help keep track of your future visits. We use this information to gather aggregate demographic information about our visitors, and we use it to personalize the information you see on the Online Properties and some of the electronic communications you receive from us. We keep this information for our internal use, and this information is not shared with others.

**Third Party Opt Out:** We may allow third-party companies to serve advertisements and/or collect certain anonymous information when you visit the Online Properties. These companies may use non-personally identifiable information (including, but not limited to, click stream information, browser type, time and date, subject of advertisements clicked or scrolled over) during your visits to the Online Properties in order to provide advertisements about goods and services likely to be of greater interest to you. These companies typically use a cookie or third party Web Beacon to collect this information, as further described above. Through these technologies, the third party may have access to and use non-personalized information about your online usage activity.

You can opt-out of certain online behavioral services through any one of the ways described below (you do not need to go to each opt-out site, one is sufficient).

After you opt-out, you will continue to receive advertisements, but those advertisements will no longer be as relevant to you.

You can opt-out via the Network Advertising Initiative industry opt-out at [networkadvertising.org](http://networkadvertising.org).

You can opt-out via the Consumer Choice Page at [aboutads.info](http://aboutads.info).

You can opt-out via the IAB UK's industry opt-out at [youronlinechoices.com](http://youronlinechoices.com).

You can configure your web browser (Chrome, Firefox, Internet Explorer, Safari, etc.) to delete and/or control the use of cookies. More information can be found in the Help system of your browser. It is at your discretion whether you use the opt-out described above or manage cookies via the browser.

Note: If you opt-out as described above, you should not delete your cookies. If you delete your cookies, you will need to opt-out again.

## **Use of Personal Information**

The Personal Information that we collect is used for four main purposes:

to enable the features of the Online Properties, including, but not limited to: (a) creating, sharing, viewing, listening to and rating content on the Online Properties, (b) operating any competitions or promotions in which you may participate; and (c) setting up and managing your online account, including but not limited to our processing your requests for information, and/or providing support services to you;

to improve the Online Properties by determining which of our features and services are most popular. We may analyze your information and usage information to enable us and our affiliates to provide services to you and develop new features, functionality and services;

to personalize your experience on the Online Properties; and

to communicate with you and to inform you about our services. When requested by you, we (and/or any of our third party service providers) may send you and keep you updated with information about existing and new services, by email, telephone (including, but not limited to, SMS), mail or by means of any other contact details you provide to us.

## **When Information Is Disclosed By MoCaFi**

In addition to the other times or occasions on which we might disclose Personal Information about you, we might also disclose Personal Information when required by law or in the good-faith belief that such disclosure is necessary to: (1) comply with a legal process and applicable laws; (2) enforce this Privacy Policy; (3) respond to claims that any materials, documents, images, graphics, logos, designs, audio, video and any other information provided to, from or on the Online Properties by you violates the rights of third parties; or (4) investigate and/or protect our rights, property or safety or the rights, property or personal safety of our agents, employees, contractors, visitors and the public.

We use reasonable precautions to keep the information that is disclosed to us secure. We may provide Personal Information and non-personally-identifiable information to our parent, subsidiaries, affiliated companies, and other businesses or persons for the purposes of processing such information on our behalf and promoting the goods and services of our trusted business partners, some or all of which may store some or all of your information on servers outside of the United States. We require that these parties agree to process such information in compliance with our Privacy Policy or in a similar, industry-standard manner, and we use reasonable efforts to limit their use of such information and to use other appropriate confidentiality and security measures. The use of your information by one of our trusted business partners may be subject to that party's own Privacy Policy.

We may share non-personally identifiable information (such as anonymous user usage data, referring/exit pages and URLs, platform types, number of clicks, etc.) with third parties to demonstrate the usage patterns for MoCaFi's advertisements, content, functionality promotions, competitions, and/or services on the Mobile Applications, Online Properties and/or on third party websites.

We also reserve the right to disclose Personal Information and/or non-personally-identifiable information in connection with the enforcement of our Terms and Conditions, to take precautions against liability, to investigate and defend against any third-party claims or allegations, to assist government enforcement agencies, to protect the security or integrity of the Online Properties, and to protect our rights, property, or personal safety of MoCaFi, and that of our users or others.

We reserve the right to transfer your Personal Information, as well as any other information, in connection with the sale or other disposition of all or part of the MoCaFi business and/or assets. We also cannot make any representations regarding the use or transfer of your Personal Information or other information that we may have in the event of our bankruptcy, reorganization, insolvency, receivership or an assignment for the benefit of creditors, and you expressly agree and consent to the use and/or transfer of your Personal Information or other information in connection with a sale or transfer of some or all of our assets in any of the above described proceedings. Furthermore, we cannot and will not be responsible for any breach of security by any third parties or for any actions of any third parties that receive any of the information that is disclosed to us.

The Online Properties may also link to a wide variety of other websites and may contain advertisements of third parties. We are not and cannot be responsible for the privacy policies of those websites of third parties or for how they treat information (including, but not limited to personally identifiable information) about their users.

## **User Account, Password, and Security**

For certain features available through the Online Properties, we may require the use of encryption technologies provided for your protection and/or User Account. We use reasonable precautions to protect the privacy of your User Name, Password and User Account information. You, however, are ultimately responsible for protecting your User Name, Password and User Account information from disclosure to third parties, and you are not permitted to circumvent the use of required encryption technologies. You agree to: (a) immediately notify MoCaFi of any unauthorized use of your User Name, Password and/or User Account, and/or any other breach of security; and (b) ensure that you log out from your User Account at the end of each session. While we may provide certain encryption technologies and use other reasonable precautions to protect your confidential information and provide suitable security, we do not and cannot guarantee or warrant that any information transmitted through the Internet is secure, or that such transmissions are free from delay, interruption, interception or error.

## **Information From Children**

We do not collect Personal Information from any person that we know to be under the age of 13. Specifically, the Online Properties are not intended or designed to attract children under the age of 13. You affirm that you are either more than 18 years of age (or such greater age of consent in your state of residence), or an emancipated minor, or possess legal parental or guardian consent, and are fully able and competent to enter into the terms, conditions, obligations, affirmations, representations, and warranties set forth in this Privacy Policy, and to abide by and comply with this Privacy Policy. In any case, you affirm that you are over the age of 13, as THE MOBILE APPLICATIONS AND WEB PROPERTIES ARE NOT INTENDED FOR CHILDREN UNDER 13 THAT ARE UNACCOMPANIED BY HIS OR HER PARENT OR LEGAL GUARDIAN.

Parents should be aware that this Privacy Policy will govern our use of Personal Information, but also that information that is voluntarily given by children – or others – in email exchanges, forums, discussion areas, comments, bulletin boards or the like may be used by other parties to generate unsolicited communications. MoCaFi encourages all parents to instruct their children in the safe and responsible use of their Personal Information while using the Internet.

## **Privacy Outside the Online Properties**

The Online Properties may contain various links to other websites, including, but not limited to, links to websites of various third party service providers. MoCaFi is not and cannot be responsible for the privacy practices or the content of any of those other websites. Other than under agreements with certain reputable organizations and companies, and except for third party service providers (as described in this Privacy Policy), we do not share any of the Personal Information that you provide to us with any of the websites to which the Online Properties links, although we may share aggregate, non-personally identifiable information with those other third parties. Please check with those websites in order to determine their privacy policies and your rights under them.

## **Choices With Your Personal Information**

Whether you submit any Personal Information to MoCaFi is entirely up to you. You are under no obligation to provide Per-

sonal Information. However, this information is essential for the provision and quality of some of the services we offer to you, so we cannot provide you with certain services if you choose to withhold requested information.

If MoCaFi collects Personal Information from you, such information will not be disclosed or used by MoCaFi for purposes that are incompatible with the purpose(s) for which it was originally collected or for which you subsequently gave authorization unless you affirmatively consent to such disclosure and use.

## **Access and Correction**

To access your Personal Information in the possession of MoCaFi and correct inaccuracies of that information in our records, please contact us in the manner specified at the end of this Privacy Policy. We ask individuals to identify themselves and the information requested to be accessed and amended before processing such requests, and we may decline to process requests in limited circumstances as permitted by our then current business practices and/or applicable laws, rules and regulations.

## **Your Consent To This Privacy Policy**

By using the Online Properties, you consent to the collection and use of your information (including Personal Information) by us and our agents as specified above or as we otherwise see fit, in compliance with this Privacy Policy, unless you inform us otherwise by means of the procedure identified below. If we decide to change this Privacy Policy or some part of it, we will make an effort to post those changes on this web page so that you will always be able to understand what information we collect, how we use that information and under what circumstances we may disclose that information to others. Your use of the Online Properties following your acceptance of any amendment of this Privacy Policy will signify your assent to and acceptance of its revised terms for all previously collected information and information collected from you in the future. We may use comments, ideas, information, feedback or suggestions that you may submit in any manner that we may choose without notice or compensation to you.

If you have additional questions or comments of any kind, or if you see anything on the Online Properties that you think is inappropriate or incorrect, or you would like to send MoCaFi notification pursuant to the terms of this Privacy Policy, please contact us by email or by sending your comments, notifications or requests to:

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