



Online Privacy Policy

This Privacy Policy (“Policy”) explains how Qube Money (“Qube”) may collect, use, and disclose information we obtain through the Qube Service.

The “*Qube Service*” means any websites, mobile applications, and other services under the control of Qube, in connection with providing an online or digital platform for Qube’s services.

“*Personal Information*” means information that alone or when in combination with other information may be used to readily identify, contact, or locate you, such as: name, date of birth, social security number, address, email address, or phone number. We do not consider Personal Information to include information that has been anonymized so that it does not allow a third party to easily identify a specific individual.

1. How We Collect Your Information

We collect information, including Personal Information when you:

- register to use the Qube Service;
- use the Qube Service; and
- communicate with us.

1.1. Creating a Qube Account.

You must register to use the Qube Service. When you choose to create an account, you must provide information including your email address and phone number. You may decline to provide additional Personal Information, however, doing so may prevent you from engaging with and using certain parts of the Qube Service.

1.2. Social Media Connection.

We may collect information, including Personal Information, from social media websites, such as Facebook or Twitter.

1.3. Using the Qube Service.

We collect information from you as you use the Qube Service such as when you initiate a transaction, when you send payments, or otherwise engage with or use the Service.

1.4. Customer Support.

We may collect information, including Personal Information from you through your communications with our customer support team.

1.5. Mobile Device Information.

We may obtain information from your mobile device such as your device type, machine or mobile device identification number, location data including time zone, language setting, browser type and IP address.

1.6. Location data.

If you have 'background location' turned on, the Qube app will, from time to time, tell us about your device's location even if you are not directly interacting with the application.

When we have location information, we use it to tailor our Services for you and others, like helping reduce card fraud by matching your card activity with your location.

1.7. Cookies, Automatic Data Collection, and Related Technologies.

When you visit the Qube Service, we and third parties that provide certain functionality on the Qube Service may engage, receive and record information from your use of the Qube Service and server logs from your browser, including your IP address, and from cookies and similar technology. This information is used for security purposes, to authenticate your identity, to improve the quality of the Qube Service, such as to store your preferences, customize the Qube Service, and provide more relevant advertising. Most browsers allow you to block and delete cookies.

2. How We Use Your Information

We use the information we collect, including Personal Information to:

- verify your identity
- comply with regulatory requirements
- facilitate and improve the Qube Service; and
- communicate with you.

2.1. Internal and Service-Related Usage.

We use information, including Personal Information, for internal and service-related purposes and may provide it to third parties to allow us to facilitate the Qube Service. We may use and retain any data we collect to provide and improve our services.

2.2. Communications.

We may send email to the email address or text to the mobile phone number you provide to us to verify your account and for informational and operational purposes, such as account management, customer service, or system maintenance.

2.3. Marketing.

We do not rent, sell, or share Personal Information about you with other people or non-affiliated companies for their direct marketing purposes, unless we have your permission. We also do not provide any Personal Information to any third-party ad networks. We may use your Personal Information and other information to communicate with you by email or text message to provide you with information and offers we think may be of interest to you. We will send you text messages only with your consent, and you may opt out of emails or text messages by using the opt-out link in an email or text.

2.4. Aggregate Data.

We may anonymize and aggregate data collected through the Qube Service and use it for any purpose. Information that has been anonymized does not allow a third party to easily identify a specific individual to be Personal Information.

We may share your information, including Personal Information:

- with our third-party service providers;
- to comply with legal obligations;
- to protect and defend our rights and property; and
- with your permission.

3. How We May Disclose Your Information

3.1. Vendors and Service Providers.

We may share any information we receive with vendors and service providers retained in connection with the provision of the Qube Service.

3.2. Social Networking and Other Website Services.

The Qube Service may allow you to share information, including Personal Information, with third-party services and social networking websites, such as Facebook and Twitter. We do not share your Personal Information with them unless you direct the Qube Service to share it. Their use of the information will be governed by their privacy policies, and you may be able to modify your privacy settings on their websites.

3.3. As Required By Law and Similar Disclosures.

We may access, preserve, and disclose your Personal Information, other account information, and content if we believe doing so is required or appropriate to: comply with

law enforcement requests and legal process, such as a court order or subpoena; respond to your requests; or protect yours', ours' or others' rights, property, or safety.

3.4. Merger, Sale, or Other Asset Transfers.

If we are involved in a merger, acquisition, financing due diligence, reorganization, bankruptcy, receivership, sale of company assets, or transition of service to another provider, your information may be sold or transferred as part of such a transaction as permitted by law and/or contract. We cannot control how such entities may use or disclose such information. We may also disclose your Personal Information with your permission.

4. Security of Your Information

We take steps to ensure that your information is treated securely and in accordance with this Policy. Unfortunately, the Internet cannot be guaranteed to be 100% secure, and we cannot ensure or warrant the security of any information you provide to us. We do not accept liability for unintentional disclosure.

By using the Qube Service or providing Personal Information to us, you agree that we may communicate with you electronically regarding security, privacy, and administrative issues relating to your use of the Qube Service. If we learn of a security system's breach, we may attempt to notify you electronically by posting a notice on the Qube Service or sending an email to you. You may have a legal right to receive this notice in writing. To receive free written notice of a security breach (or to withdraw your consent from receiving electronic notice), please notify us at support@Qubemoney.com.

5. Links to Third Party Services

The Qube Services may allow you to access third party services to provide information about you, including Personal Information, to the Qube Service. This Policy applies only to the information collected by the Qube Service. When logging into a third party service or following a link to third party websites from the Qube Service, please be aware that the privacy practices of those services may differ. We encourage you to carefully read the privacy policy for each website you visit. We are not responsible for the privacy policies or practices of linked third party sites or services.

6. International Users

If you are visiting Qube's website or application from other regions with laws governing data collection and use, please note that you are agreeing to the transfer of your information to the United States and processing globally. By providing your information you consent to any transfer and processing in accordance with this Policy.

7. Update Your Information or Pose a Question

If you have any questions or concerns about this Policy or the use of your information, or to modify or update any information we have received, please contact support@gubemoney.com.

7.1. Modifying Your Information.

If you are a registered user of the Qube Service, you may modify your account settings and information through the Settings portal within the Service.

7.2. Deleting Your Qube Account.

You can delete your Qube account at any time. When you delete your account, you and other Qube users will no longer be able to view your account or profile information, but we may continue to have access to your information for a period of time in order to comply with applicable legal or service obligations.

7.3. Data Retention.

We will retain your account and associated information for as long as your account is active or as needed to provide you the Qube Service. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

8. Changes to Our Policy and Practices

8.1. Posting of Revised Policy.

We may update this Policy to reflect changes to our information practices. If we make any change in how we use Personal Information we will notify you by means of a notice on the Qube Service prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices.

8.2. New Uses of Personal Information.

From time to time, we may desire to use Personal Information for uses not previously disclosed in our Policy. If our practices change regarding previously collected Personal Information than stated in the version of this Policy in effect at the time we collected the information, we will make reasonable efforts to provide notice and obtain consent to any such uses as may be required by law.