

PRIVACY POLICY

1. Our Commitment to Privacy.

This notice describes our Privacy Policy. Our privacy policy explains how Q-Funds, LLC (“Q-Funds”) collects, uses, and protects the personal information obtained through the use of our Q-Funds mobile application (“App”), our website www.myqfunds.com (“Site”) and the services available through both the App and Site collectively, (“Services”). Through the Services we provide a mobile application for users to access various coupons (EcoChecks) for cash back goods and services, while being able to donate their ‘cash back’ to charities or entering the fundraising (Pool Funds). By visiting the Site, using or downloading the App, or using any of our Services, you agree that your personal information will be handled as described in this Privacy Policy. Your use of our Site, App, or Services, and any dispute over privacy is subject to this Policy and our Terms of Service, including its applicable limitations on damages and the resolution of disputes. The Q-Funds Terms of Use are incorporated by reference into this Policy.

2. What Information is Collected.

We collect information about you directly from you and from third parties, as well as automatically through your use of our Site, App or Services.

(a) Information We Collect Directly From You. Certain areas and features of our App require registration. To register you must provide at minimum your name, email address, phone number, address, social security number, picture and any other information required in the Terms of Use.

(b) Information We Collect Automatically. We may automatically collect information about your use of our Services through cookies, web beacons, and other technologies, including technologies designed for mobile applications. We combine this information with other information we collect about you. Please see the section “Cookies and Other Tracking Mechanisms” below for more information.

Site:

domain name;

your browser type and operating system;

web pages you view; links you click; your IP address;

the length of time you visit our Site and or use our Services; the referring URL, or the webpage that led you to our Site.

App:

mobile device ID; device name and model; operating system type, name, and version language information; activities within the App; and the length of time that you are logged into our App; and location information. With your permission, we will collect location information from your mobile device using GPS technology (or similar technology) to help you identify your assignment’s address. You may turn off this feature through the location settings on your mobile device.

(c) We do not collect any types of Sensitive Data from our users. Sensitive Data includes any personal information pertaining to: race or ethnic origin, political opinions, religious or philosophical beliefs, trade union memberships, genetic or biometric data, health or mortality,

and sex life or sexual orientation. Please immediately notify us if you have accidentally submitted any Sensitive Data and we shall promptly remove such information.

3. How and When the Information is Used.

(a) User Profile Information

You may have the opportunity to create an account, which consists of information about you, which will require you to provide your name, email address, phone number, address, picture and any other information required in the Terms of Use. The information in your account may be visible to our Service Providers and Merchants. If you believe that an unauthorized profile has been created about you, you can request for it to be removed by contacting us at support@myqfunds.com.

Q-Funds uses such information to operate, maintain, enhance, provide, create, and develop all of the features, functionality, and services (new or existing) found on the Q-Funds Services; provide security for our websites, products, software, or applications; manage relationships with Q-Funds account holders (e.g., Service Providers), including making or receiving payment; improve your experience with the Services by providing content recommendations and by delivering content that we hope you will find relevant and interesting.

We use your email address to communicate with you, including to notify you of major Services updates, for customer service purposes, or to contact you regarding any content that you have posted to or downloaded from the Services.

Q-Funds may periodically send promotional materials or notifications to you related to the Services. If you want to stop receiving promotional materials, you can go to your profile settings once you have logged in to the Services or follow the unsubscribe instructions at the bottom of any email from us. If you have installed the App and you wish to stop receiving push notifications, you can change the settings either on your mobile device.

In certain cases, we have a legal obligation to collect and process your personal information (such as our obligation to share data with tax authorities).

We may also ask for your consent to process your personal information for a specific purpose that we communicate to you. When you consent to our processing your personal information for a specified purpose, you may withdraw your consent at any time and we will stop processing your data for that purpose.

Q-Funds will rely on legal grounds to process your personal information to the extent permitted by applicable law, which may include, without limitation: to honor contractual commitments, to take steps in anticipation of entering into contract, to fulfill legal obligations, your consent, and Q-Funds' legitimate interests.

4. How We Share Your Information. We may share your information, including personal information, as follows:

a. Service Providers. We will not sell, trade, or rent your personally identifiable information to others. However, we do provide some of our services through contractual arrangements made with affiliates, service providers, partners and other third parties ("Service Providers"). Our Service Providers include Stripe, SendGrid, Twilio, and OrgHunter. We use Stripe for all of our 'cashback' processing. Stripe stores your banking information. We send all of our emails

through SendGrid. We use Orghunter to process the charity donations with Stripe. We use Twilio to send text notifications. We use Stripe to process all of our 'cash out' processing. We and our Service Partners may need to use some personal information in order to perform tasks between our App, or to deliver services to you.

We may also share information in the following circumstances:

- a. Business Transfers. If we are acquired by or merged with another company, if substantially all of our assets are transferred to another company, or as part of a bankruptcy proceeding, we may transfer the information we have collected from you to the other company.
- b. In Response to Legal Process. We also may disclose the information we collect from you in order to comply with the law, a judicial proceeding, court order, or other legal process, such as in response to a court order or a subpoena.
- c. To Protect Us and Others. We also may disclose the information we collect from you where we believe it is necessary to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the safety of any person, violations of our Terms of Use, Nurse Terms or this Privacy Policy, or as evidence in litigation in which we are involved.

5. Aggregate and De-Identified Information. We may share aggregate or de-identified information about users with third parties for marketing, advertising, research or similar purposes.

How We Protect Your Information. To protect your personal identifiable information, we take reasonable precautions and follow industry standard SSL/TLS end-to-end encryption of data in transit to make sure it is not inappropriately lost, misused, accessed, disclosed, altered or destroyed. If you provide us with your financial or any other personal information, the information is encrypted using industry standard protections in our database. No payment information is ever stored in our database, as it is solely processed through third parties and is only temporarily stored during the processing of payment. All other information we collect may be stored in perpetuity through our internal database, unless we receive a request by you to remove such information.

Although we have implemented commercially reasonable precautions to protect the information we collect from loss, misuse, and unauthorized access, disclosure, alteration, and destruction, please be aware that despite our best efforts, no data security measures can guarantee 100% security. You should take steps to protect against unauthorized access to your password, phone, and computer by, among other things, signing off after using a shared computer, choosing a robust password that nobody else knows or can easily guess, and keeping your log-in and password private. We are not responsible for any lost, stolen, or compromised passwords or for any activity on your account via unauthorized password activity.

6. Embedded QR Codes.

These codes are generated once, but the data stored on them can be edited. They include embedded analytics and password protection so our merchants can see how often they are scanned. They can even add basic logic such as device-based redirection. For instance, they can detect what device (Android vs. iPhone) is being used.

7. Payment and Fees.

If you choose to redeem an EcoCheck during a purchase, the Merchant's 'cash back' amount will appear in your Q-Funds account on the App. The 'cash back' amount shall appear within 7 days of using an EcoCheck. You may then transfer the funds to your bank account or donate it to a charity of your choice using OrgHunter through the App.

Your other charitable option is through Pool Funds fundraising. Pool Funds is where you may elect to contribute all or a portion of your 'cash back' collected. Each Pool Funds contributor can vote once per month for one of the nominated charities to be the winner. All Pool Fund activities will be publicly displayed on our Site at www.myqfunds.com/poolfunds. There will be a maximum of five participating charities per month. Contributions will accrue for one month, and the charity with the most votes will be declared the winner of the month. Q-Funds will then send the winning charity the Pool Funds check (allow up to 2 weeks for processing) along with the list of contributors.

8. Our Use of Cookies and Other Tracking Mechanisms

We currently do not use any cookies or pixels. If we use cookies in the future, our web servers will automatically collect limited information about your computer's connection to the Internet, including your IP address, when you visit our Site. (Your IP address is a number that lets computers attached to the Internet know where to send you data -- such as the web pages you view.) Your IP address does not identify you personally. We use this information to deliver our web pages to you upon request, to tailor our Site to the interests of our users and to measure traffic within our Site.

9. Third Party Analytics

We use automated devices and applications, such as Google Analytics, to evaluate usage of our Site and, to the extent permitted, our App. We also may use other analytic means to evaluate our Services. We use these tools to help us improve our Services, performance and user experiences. These entities may use cookies and other tracking technologies to perform their services. We do not share your personal information with these third parties

10. Third-Party Links

When you click on the links on our App or Site, they may direct you away from our App or Site. We are not responsible for the privacy practices of other websites or mobile applications and encourage you to read their individual privacy policies. If you visit a third-party website or mobile application link from our App or Site, you do so at your own risk.

11. How You Can Access Your Information.

You may modify personal information that you have submitted by logging into your account and updating your profile information. Please note that copies of information that you have updated, modified or deleted may remain viewable in cached and archived pages of the Site or App for a period of time.

Although we describe much of the following processes throughout this Privacy Policy, please do not hesitate to email us at support@myqfunds.com to receive the following information:

What personal information pertaining to you is being processed.

Why is this information being processed.

Who has access to this personal information about you

How this personal information is being used in automated decisions.

What processes are using this information.

12. Opting Out of Emails

We may send periodic promotional or informational emails to you. You may opt-out of such communications by following the opt-out instructions contained in the email. Please note that it may take up to 10 business days for us to process opt-out requests. If you opt-out of receiving emails about recommendations or other information we think may interest you, we may still send you emails about your account or any Services you have requested or received from us.

13. Children.

The Services are not intended for use by children under the age of 18. Q-Funds does not allow individuals under the age of 18 to create an account, nor do we knowingly collect or use any personal information from such children. If you are under the age of 18, do not submit any information to our App or Site. If we learn that we have collected personal information from children under the age of 13, we will take steps to delete that information as soon as possible.

14. International Data Transfer.

Q-Funds is a United States company. If you are located outside the United States and choose to provide information to us, Q-Funds transfers and stores personal information to the United States for processing. The U.S. may not have the same data protection laws as the country in which you initially provided the information. When we transfer your information to the U.S., we will protect it as described in this Privacy Policy. By visiting the Site, the App, using our Services or providing Q-Funds with any information, you fully understand and unambiguously consent to this transfer, processing and storage of your information in the United States.

We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy. Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our Site or App; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features in an effort to prevent loss, theft and unauthorized access, use and disclosure.

15. California Residents Privacy Rights.

Pursuant to California Civil Code Section 1798.83, California residents who provide us with personal information in obtaining services for personal, family, or household use are entitled to request and obtain from us, one time per calendar year, information about the customer information we shared, if any, with other businesses for their own direct marketing uses.

Alternatively, the law provides that a company may comply, as Q-Funds does, by disclosing in

its privacy policy that it provides consumers choice (opt-in or opt-out) regarding sharing personal information with third parties for those third parties' direct marketing purposes, and information on how to exercise that choice. As stated above in this Privacy Policy, Q-Funds provides you choice prior to sharing your personal information with third parties for their direct marketing purposes. If you do not opt-in or if you choose to opt-out at the time Q-Funds offers that choice, Q-Funds does not share your information with that identified third party for its direct marketing purposes.

If you are a California resident and you have questions about our practices with respect to sharing information with third parties for their direct marketing purposes and your ability to exercise choice, please send your request to support@myqfunds.com

16. Changes to Privacy Policy. Q-Funds reserves the right to change this Privacy Policy from time to time as it sees fit and your continued use of the Service will signify your acceptance of any adjustment to this Privacy Policy. If there are any changes to our Privacy Policy, we will announce that these changes have been made on our home page and on other key pages on our Services. If there are any changes in how we use our customers' personal information, notification by email will be made to those affected by this change. Any changes to our Privacy Policy will be posted on our Services 30 days prior to these changes taking place. You are therefore advised to re-read this statement on a regular basis.

17. Effective Date. This Privacy Policy is effective as of February 24, 2020.