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Thank you for visiting the Viv Network website (the "Site") and for reviewing this privacy policy (the "Privacy Policy"). This Site is owned, operated and controlled by Viv Network, LLC ("Viv," "we," "us," or "our"). It does not apply to other websites owned by Viv or to which we may link. Viv respects the privacy of its customers and Site visitors and strives to protect the security of the personal information it receives.

We may, in our sole discretion, revise this Privacy Policy from time to time in order to address new or revised website functionality, Internet technology, changes in the services or products provided, or applicable law. The handling of personal information is governed by the version of this Privacy Policy in effect when such information is received; therefore, you should review it from time to time to be sure that you are aware of the applicable provisions. If you do not agree with our policies and practices, your choice is not to use the Site. By accessing or using the Site, you agree to this Privacy Policy. Your continued use of the Site after we have posted changes to this Privacy Policy indicates your agreement to the amended terms of this Privacy Policy.

COLLECTION OF INFORMATION

We may collect the following information when you use the Site or any services included in the Site:

Profile and Contact Information. You may choose to voluntarily and knowingly supply us with information and/or you may provide information through use of the Site, or our products or services. Some of this information will identify you personally, either alone or in combination with other information available to us. This Privacy Policy refers to such information as "personal information." This Privacy Policy applies to personal information collected in connection with your use of the Site. We receive the personal information you provide, such as your name, phone number, date of birth, social security number, EIN, credit card number, and email address, when you sign up to use the Site, our services, or when you contact us regarding any Viv products. We also record your password information (however we only store a cryptographic hash of your password, never the plaintext). We use this information in connection with the provision of services via the Site. We may also use this information to contact you regarding additional products and services we may have to offer.

You also may provide information to be published or displayed (hereinafter, "posted") on public areas of the Site, or transmitted to other users of the Site or third parties (collectively, "User Contributions"). Your User Contributions are posted on and transmitted to others at your own risk. Although you may set certain privacy settings for such information by logging into your account profile, please be aware that no security measures are perfect or impenetrable. Additionally, we cannot control the actions of other users of the Site with whom you may choose to share your User Contributions. Therefore, we cannot and do not guarantee that your User Contributions will not be viewed by unauthorized persons.

Log Data. Our systems automatically record information such as your Internet Protocol ("IP") address, browser type and characteristics, and whether and how frequently you use the Site and various services available through the Site. We use this information to understand users' preferences, to better serve users, and to improve our products. Although most web browsers automatically accept cookies, most computers allow you to change your browser setting to prevent acceptance of cookies. You may set most browsers to notify you if you receive a cookie or you may choose to block cookies with your browser. Please note that if you choose to erase or block your cookies certain features or parts of the Site may not work properly.

Aggregate Information. We may collect and use aggregate information regarding use of the Site or about a category of users of the Site and we may combine that information with other information pertaining to use of the Site and our various products. Aggregated information will not include any personal information.

COOKIES AND THIRD-PARTY SERVICES

We use "cookies," which are small data files that a Site may transfer to your browser. Generally, the cookies we use fall into the following two categories: (i) "strictly necessary cookies" which are essential for you to move around within the Site and for the operation of the Site; and (ii) "performance cookies" which analyze how our users use the Site and monitor Site performance. Although most web browsers automatically accept cookies, most computers allow you to change your browser setting to prevent acceptance of cookies. You may set most browsers to notify you if you receive a cookie or you may choose to block cookies with your browser. Please note that if you choose to erase or block your cookies certain features or parts of the Site may not work properly.

We also may use the above technologies to collect information about your online activities over time and across third-party websites or other online services. You may "opt out" of the collection of any information through cookies, pixels or other tracking technology by managing them on your browser or mobile device. However, if you decide not to accept such tracking technology from us or from our third party vendor's or partner's cookies, your ability to use some features on our website may be impaired. Please refer to your browser's or mobile device's technical information for instructions on how to delete and disable cookies, pixels and other tracking/recording tools. Depending on your mobile device, you may not be able to control tracking technologies through settings.

HOW WE USE YOUR INFORMATION

If we collect personal information from you we may use the information to improve our Site, our services, our products, and your experience with our Site, products, and services. For example, we might use your personal information for any of the following purposes:

- to respond to your queries and requests;
- to assist you with managing your account and passwords;
- to process product orders submitted by you, communicate with you about the orders, and process payments and refunds;
- to undertake, with your consent, any other promotional activities such as providing information about special events;
- to communicate with you about our products and services and other information related to our business that may be of interest to you;
- to build our contact database;
- for internal analysis, such as identification of trends;
- to provide you with effective customer service and/or technical support;
- to improve the design of our Site; or
- deliver target advertising and coupons.
- Information Sharing

We may share personal information among affiliates of Viv, for purposes of providing products, services, and, occasionally, to contact you regarding additional products and services that may be of interest to you. In the regular course of business, we provide personal information to our service providers so that they may assist us in connection with operating the Site, credit card processing, fulfillment processing, customer service, email

distribution, or website management. However, we require that they use personal information only for that purpose, and we require assurances that they will appropriately protect personal information entrusted to them.

We may disclose personal information if required to do so by law or if we believe that disclosure is necessary to comply with a legal obligation or to protect and defend our rights or property, or those of others. We may also disclose personal information if required to cooperate with law enforcement or other governmental investigations (without necessarily requiring the law enforcement or government agency requesting the information to formally serve us with a subpoena), to prevent or investigate a possible crime, such as fraud or identity theft, or to enforce a contract. We also reserve the right to report to appropriate law enforcement or government agencies any activities that we, in good faith, believe to be unlawful without providing notice to you.

If we collect personal information from you, you will receive notice when this information might be provided to any third party for any reason other than as set forth in this Privacy Policy, and you will have an opportunity to request that we not share such information. See "How to Contact Us and Opt Out" below.

If we merge or are combined with any other organization, or if we transfer assets or operations to another organization or company, we may disclose your personal information to third parties in connection with such sale, merger, restructuring, reorganization, dissolution or transfer of all or some of our business, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which personal information held by Viv about our Site users is among the assets transferred.

MERCHANT COMPLIANCE

Viv does not collect or store customer payment information. All payments are processed through a third-party provider, Nuvei Technologies via tokenization. Tokenization is a data security method that replaces credit card information with a token – a random value that retains the card's essential information without compromising security. Nuvei's tokenization technology allows access to billing data without needing to store credit card information. This is especially helpful for recurring or subscription billing purposes. Each token is linked to a single customer profile and can be used to complete a purchase transaction. Merchants can safely process transactions while reducing the risk of having sensitive data fall into the wrong hands. The extra security allows businesses to also save time and money versus integrating with third party solutions. Further information about Nuvei's compliance & security can be found here <https://nuvei.com/en-us/company/compliance-security/>

Nuvei recognizes the need for the highest security available to protect our merchants and their customers. In compliance

with PCI Data Security Standards, we have met and surpassed all requirements set forth as a Level 1 Service Provider. What is PCI Compliance? The Payment Card Industry (PCI), which includes Visa, MasterCard, American Express and other leading card brands, requires service providers, banks and high-volume merchants to follow strict security guidelines, including:

- Building and maintaining a secure network
- Protecting cardholder data
- Maintaining a vulnerability management program
- Implementing strong access control measures
- Regularly monitoring and testing networks
- Maintaining an information security policy

In accordance with these guidelines and with a third-party security assessment, Nuvei has been issued a certificate of PCI Compliance toward the requirements of the Payment Card Industry (PCI) Data Security Standards (DSS) validation methods. Under Nuvei's supervision, Viv conducts annual PCI compliance tests to ensure that it stays compliant with the PCI requirements.

CHILDREN'S PRIVACY AND PARENTAL CONTROLS

Our Site is not intended for children under thirteen (13) years of age. We do not use our Site to knowingly solicit personal information from or market to anyone under thirteen (13) years of age. If you are under thirteen (13) years of age you may not use this Site and should not provide any information about yourself through this Site. Our goal is to comply with applicable laws and regulations relating to the collection and use of information from children, including the Children's Online Privacy Protection Act of the United States and other applicable laws or regulations. Please be aware that there are parental control tools available online that can be used to prevent children from submitting information online without parental permission or from accessing material that is harmful to minors. If you believe that we received information from a child or other person protected under such laws, please notify us immediately by postal mail addressed to Viv LLC, 40 Richards Avenue, 3rd Floor, Norwalk, CT 06854 or by email at help@myViv.com and we will take reasonable steps to remove that information from our database.

EXTERNAL LINKS

For your convenience, we may provide links to websites owned and operated by unrelated third parties. Such third party sites should have their own privacy policies, which we recommend you review prior to interacting with such site. This Privacy Policy

applies only to the personal information collected through this Site and you agree that Viv has no liability with respect to such third party sites or their privacy practices.

INFORMATION SECURITY

We are committed to maintaining the security of personal information. We employ reasonable security measures to secure and protect the information we receive, including running our entire Site behind the secure HTTPS protocol. Please remember, though, that no database, website, or method of electronic transmission or storage is 100% secure or "hacker proof" and we cannot guarantee security of the information you submit to us. Note that your credit card details are never transmitted to, or stored on, our servers. We use a trusted, PCI Level 1 3rd party payment service provider to handle all card processing details.

HOW TO CONTACT US AND OPT OUT

At your request and where the law requires us to do so, we will make good faith efforts to confirm what personal information we hold about you, update your information, remove your information, fulfill specific opt out requests, and/or correct any inaccuracies in such personal information if you contact us at support@justviv.com to submit such requests. We may decline to process a request that is unreasonable, jeopardizes the rights or privacy of others, is impractical or for which access is not otherwise required. Your questions, comments and feedback are very important to us. For privacy-related issues or any other questions please contact us at support@justviv.com or telephone us at (833) 838-5433. We will endeavor to respond to you within 24 to 48 hours in most cases.

GOVERNING LAW

This Privacy Policy is governed under the laws of Connecticut without regard to its conflict of law provisions. California Residents: If you reside in California and have provided personal information to us, you may request information about our disclosure of certain categories of personal information to third parties for their direct marketing purposes.

Such requests must be submitted to us at: Viv Network LLC located at 20 Ketchum Street, 2nd Floor, Westport, CT 06880 or call (833) 838-5433.

The full Viv User Agreement comprises this Privacy Policy, our Terms of Service, our Broker Agreement and all incorporated policies.