UrbanBound Privacy Policy

Last updated April, 2021

This Privacy Policy outlines the privacy practices of UrbanBound, Inc. referred to as the "UrbanBound", "us" or "we"). We are committed to protecting your privacy. Please read the following to learn what personal information we collect about you and how we use it. If you have any questions about our Privacy Policy, please email us at <u>support@urbanbound.com</u>.

Privacy laws and guidelines are part of a constantly changing environment. We reserve the right, at our discretion, to change, modify, add, or remove portions of this Privacy Policy at any time. All changes will be effective immediately upon posting to our website and mobile application. Material changes will be conspicuously posted on our website and mobile application or otherwise communicated to you. You are responsible for reviewing this Privacy Policy periodically to ensure that you are aware of our current privacy practices.

Information We Collect

How We Collect Personal Information

We collect personal information about you in the following ways:

About Our Clients and Their Employees

- From you. We collect information about you directly from you when you interact with us in person, telephone, email, chat, text message, Skype, or WhatsApp. When you engage in certain activities on our website and mobile application, such as creating an account, ordering a product or service from us or third party service providers, submitting content and/or posting content in discussion forums or on social media platforms where we have a presence, filling out a survey, posting a review on our website or on social media, sending us or third party service providers feedback, requesting information about our services, posting a video, or signing up for special offers from third parties through our website, we may ask you to provide certain information about yourself.
- *From your employer or potential employer*. When your employer or potential employer engages us on your behalf, they may provide us with information about you.
- *From other third party sources.* We may receive information about you from our third-party service providers who help us to provide products and services to you, including our website.

Automatically collected when you interact with our website and mobile application. When you
use our Site, click on links within our emails to confirm your account or to change a password, or
otherwise engage with us through a computer or mobile device, we and our third-party partners
automatically receive, store, and analyze certain types of information about how you access and
use the Site. Like many websites, we use cookies, location-identifying technologies, and similar
technologies (collectively, "tracking technologies"). For more information, please review the
"Cookies" section.

About Our Service Providers

- *From you.* We collect information about you directly from you when you interact with us in person, by telephone, or by email. We also collect information from you when you engage in certain activities on our website, such as requesting information about providing services for us, or submitting an affiliate agreement.
- *From other third party sources.* We may receive information about you from our third-party service providers who help us to provide products and services to you, including our website.
- Automatically collected when you interact with our internal systems. We may collect information about you when you use our internal systems.
- Automatically collected when you interact with our website or mobile application. When you use
 our Site or otherwise engage with us through a computer or mobile device, we and our
 third-party partners automatically receive, store, and analyze certain types of information about
 how you access and use the Site. Like many websites, we use cookies, location-identifying
 technologies, and similar technologies (collectively, "tracking technologies"). For more
 information, please review the "Cookies" section.

About Users of Our Website

- *From you.* We collect information about you directly from you when you interact with us in person, by telephone, or by email. We also collect information from you when you engage in certain activities on our website, such as requesting information about providing services for us, or submitting an affiliate agreement.
- *From other third party sources.* We may receive information about you from our third-party service providers who help us to provide products and services to you, including our website.
- Automatically collected when you interact with our website or mobile application. When you use
 our Site or otherwise engage with us through a computer or mobile device, we and our
 third-party partners automatically receive, store, and analyze certain types of information about
 how you access and use the Site. Like many websites, we use cookies, location-identifying
 technologies, and similar technologies (collectively, "tracking technologies"). For more
 information, please review the "Cookies" section.

What Information We Collect

About Our Clients and Their Employees

Information about you we may collect from you, your employer or potential employer, or from third party sources includes:

- Name
- Home address
- Work Address
- Billing Address
- Shipping Address
- Email address
- Home telephone number
- Work telephone number
- Mobile telephone number

- Gender
- Age/Date of birth
- Service Provider Account number
- Marital status
- Username / password
- Frequent flyer / other affinity program numbers
- Social Security Number
- Medical history / health information
- Religion / religious beliefs

About our Service Providers

Information about you we may collect from you, your employer or potential employer, or from third party sources includes:

- Name
- Home address
- Work Address
- Shipping Address

Email address

- Work telephone number
- Mobile telephone number
- Username / password
- Social Security Number

About Users of Our Website

We may use tracking technologies, such as cookies, pixels, and web beacons to collect the following information:

• IP or MAC address

Device type

- Unique device identifier (UDID)/other device identifier (IMEI)
- Browser type
- Operating system or platform
- Name of Internet Service Provider (ISP)
- Referring website
- Exiting website
- Clickstream data
- Search terms entered on the websites(s)
- Pages visited on the website(s)

- Time, date, and duration of visit to the website(s)
- Whether you open emails from us
- Links you click on in our emails and on our website, including ads
- Whether you access our website from multiple devices
- Other interactions you may have on our website
- Location / geo-location
 - (latitude/longitude, Wi-Fi / cell tower location, etc.)

WE DO NOT COLLECT OR STORE ANY FINANCIAL INFORMATION PROVIDED BY OUR CLIENTS. ALL PAYMENT PROCESSING SERVICES ARE PROVIDED BY STRIPE FINANCIAL SERVICES ("Stripe") (www.stripe.com). Such information will be governed by Stripe's Account Agreement, Privacy Policy and Terms of Service. The manner in which Stripe uses, stores and discloses your information is governed by its own policies, and we shall have control over, and therefore, no liability or responsibility for the privacy practices or other actions of Stripe. By continuing to use our Website and/or UrbanBound's services, you agree to be bound by the Stripe Services Agreement, as the same may be modified by Stripe from time to time. As a condition of UrbanBound enabling payment processing services through Stripe, you agree to provide UrbanBound accurate and complete information about you and your business, and you authorize UrbanBound to share it and transaction information related to your use of the payment processing services provided by Stripe.

How We Use Collected Information

The following is a description of how we use the personal information we have collected about you. Automatically collected information and other personal information may be combined with other information that we collect directly from you or that we receive from other sources and used for the purposes described below.

About our Clients and Their Employees

- To provide our services to you.
- To provide services requested by you. For example, if you sign up for our newsletter, we will use the information you give us to send you our newsletter.
- To provide our website and its functionalities to you.

- To respond to your requests. If you contact us with a question or a request, we will use your information to respond to your request. For example, if you contact us via email with a question, we will use the information in that email and the email address you used to contact us to respond to you.
- To provide you with location-specific services. If you elect to share your location information with us, we may use that information to tailor options, functionality or offers related to your location. We

also may use your IP address to determine your general location, which also may be used to tailor offers to you.

- To offer and conduct promotions and contests.
- To conduct data analytics to support our website and business. Typically, these analyses are

done using of aggregated or otherwise de-identified data. We use information, including automatically-collected information, to manage and improve our website and our business. For example, we use such information to:

- Manage our business needs, such as monitoring, analyzing, and improving the services and the website's performance and functionality. For example, we analyze website user behavior and conduct research and analysis about the way you and other users use our website.
- **Manage risk and protect the website.** We use data to better protect our services, our website, and you by helping to detect and prevent fraud and abuse of the website and our services.
- Tailor our offerings to your apparent interests.
- Develop new products, services and offers.
- To operate and improve our business.
- To maintain our records.
- To market to you. Information we collect about you and how you use and interact with the website and our services, ads, and other online content helps us to improve our website and offer additional products and services that we think might interest you. For example, we analyze information about user interactions with our marketing emails and online ads (such as whether emails have been opened or whether ads are clicked on) to determine whether those communications and ads are effective, and to understand what other website functionalities, products or services may interest you. We may send you marketing e-mails to ask whether you would like us to share your information with our third-party partners so they can market their services to you. For example, with your consent, we will share your information with third-party realtors so they can assist you with your future home buying or renting needs.
- For legal, contractual and safety purposes. We will use your information as necessary to enforce the terms of our website, to comply with all applicable laws and regulations, to defend or protect us, our users, you, or third parties from harm or in legal proceedings, to protect our rights, to protect our security and the security of our users, employees, and property, to respond to court orders, lawsuits, subpoenas, and government requests, to address legal and regulatory compliance, to verify your identity or communications from you, to comply with contracts and other agreements to which we are a party, and to notify you of changes to our terms, policies, or practices.
- To conduct internal monitoring and training.
- For other purposes for which you provide your consent. For other purposes which are disclosed to you at the time your information is collected or for purposes which can be inferred from or are

obvious given the circumstances of collection. For example, if you give us your personal information when entering a contest we will use that information to facilitate your participation in that contest.

UrbanBound Roommate Exchange

We may use certain information provided by your employer, such as name, email address, and phone number, to provide Roommate Exchange, a roommate matching service, within our app. We may disclose your name, email address, and phone number, to potential roommates, matched to you, through your employer's use of the Roommate Exchange service. You may opt out of having your information used to connect you with potential roommates through the service. If you choose to opt-out, your information, such as name, email address, and phone number will be not shared with your potential roommate.

About our Service Providers

- To conduct due diligence prior to engaging in a business relationship. Prior to engaging in a business relationship with you, we may conduct due diligence exercises, such as background checks and credit checks.
- To meet our contractual obligations with you when we engage in a business relationship with you.
- To provide internal network access and systems to you.
- To provide our website and its functionalities to you.
- To conduct data analytics to support our website and business. Typically, these analyses are

done using of aggregated or otherwise de-identified data. We use information, including automatically-collected information, to manage and improve our website and our business. For example, we use such information to:

- Manage our business needs, such as monitoring, analyzing, and improving the services and the website's performance and functionality. For example, we analyze website user behavior and conduct research and analysis about the way you and other users use our website.
- Manage risk and protect the website. We use data to better protect our services, our website, and you by helping to detect and prevent fraud and abuse of the website and our services.
- To operate and improve our business.
- To maintain our records.
- For legal, contractual and safety purposes. We will use your information as necessary to enforce the terms of our website, to comply with all applicable laws and regulations, to defend or protect us, our users, you, or third parties from harm or in legal proceedings, to protect our rights, to protect our security and the security of our users, employees, and property, to respond to court orders, lawsuits, subpoenas, and government requests, to address legal and regulatory compliance, to verify your identity or communications from you, to comply with contracts and other agreements to which we are a party, and to notify you of changes to our terms, policies, or practices.
- To conduct internal monitoring and training.

• For other purposes for which you provide your consent. For other purposes which are disclosed to you at the time your information is collected or for purposes which can be inferred from or are obvious given the circumstances of collection. For example, if you give us your personal information when entering a contest we will use that information to facilitate your participation in that contest.

How We May Disclose Your Information

We may disclose de-identified information about users of our website without restriction.

We may disclose information we collect as described in this Privacy Policy to the following parties:

- To our subsidiaries and affiliates.
- To contractors, service providers and other third parties we use to support our business.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of UrbanBound's assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding.
- To our third-party partners so they can market their services to you (*e.g.* realtor partners so they can assist you with your future home buying or renting needs).

We may disclose information that we collect or you provide as described in this Privacy Policy for the following purposes:

- To fulfill the purpose for which you provide it.
- To market our services or our third-party partners' services to you.
- To comply with any court order, law or legal process, including to respond to any government or regulatory request.
- To enforce or apply our Website Terms of Use and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of UrbanBound, our customers, or others.
- For any other purpose disclosed by us when you provide the information with your consent.

Your Choices on Collection and Use of Information.

Information Collected from you.

Depending on the purpose, some personal information we ask you to provide is mandatory and some voluntary. If you do not provide certain information, you may not be able to use some or all of our services.

Emails

You can opt-out of receiving future promotional email messages from UrbanBound by following the opt-out instructions provided in any such message you receive. Please note that it may take up to ten (10) days to process your request. Please also be aware that we may continue to send you transactional, administrative, and marketing communications, such as emails confirming your transactions with us, and notices regarding changes to our Terms of Use and Privacy Policy.

Cookies

We provide a variety of services on our website using cookies. We place cookies on your device in order to provide you with personalized access to essential services, enhance website functionality, and to show you offers and services tailored to your interests.

What is a Cookie?

A cookie is a small piece of data that a web site can send to your browser, which may then be stored on your hard drive as a "tag" that identifies your computer. Cookies help to navigate from page to page on a website, provide secure connections, gather statistics about the usage and effectiveness of our site, and remembers preferences from a previous visit, when you return.

We use third-party services for analytics and interest-based advertising purposes. These service providers and ad partners may use cookies alone or in conjunction with unique identifiers, beacons, and other tracking technologies to collect information about you when you use our website, open our emails, or interact with our ads. We do not combine the information collected through the use of these services with information that directly identifies you.

For example, we use Google Analytics to help us analyze how visitors use our websites and mobile applications. The information generated by the cookie, including your IP address, is transmitted to Google. This information is then used to evaluate visitors' use of the website and mobile applications and to compile statistical reports on website activity for us. We do not use the statistical analytics tool to track visitors to our website and mobile applications. If you do not want any information to be collected and used by Google Analytics, you can install an **opt-out** in your web browser.

Cookie Choices

Most web browsers automatically accept cookies, but you can change your browser's settings to disable all or certain cookies if you wish. For more information on how to manage browser cookies, see http://www.allaboutcookies.org. Click on the links below to learn how to manage cookies on these

browsers:

- <u>Google Chrome</u>
- <u>Microsoft Edge</u>
- Mozilla Firefox

- Microsoft Internet Explorer
- <u>Opera</u>
- Apple Safari

Please note that by disabling or deleting cookies, you may not be able to access the full functionality of our website. Disabling or clearing cookies also may affect cookie-based opt-outs by either preventing you from using such cookie-based opt-outs or clearing opt-outs that you previously set.

You may control your advertising preferences or opt-out of certain Google advertising products by visiting the Google Ads Preferences Manager, currently available at https://google.com/ads/preferences or by vising NAI's online resources at http://www.networkadvertising.org/choices.

Some of the third parties that we may work with may participate in the Digital Advertising Alliance's self-regulatory program, which provides consumers tools to opt-out of receiving interest-based advertising. Click **here** to learn more about the DAA's WebChoices tool. To help control or block certain ads in mobile applications, you may choose to download and utilize the DAA mobile app by clicking **here**.

You also can learn more about opting out of third parties' use of cookies used to tailor ads and other content to you by visiting http://www.networkadvertising.org/managing/opt_out.asp and http://www.aboutads.info/choices.

Individuals Within the European Union

Controllers of Personal Data

UrbanBound Inc., 227 W Monroe Street, Suite 550, Chicago, IL 60606, is the data controller of the personal data processed through the website.

Legal Bases for Processing Personal Data

If you are an individual located in the European Union (EU), we collect and process personal data about you where we have a legal basis for doing so under applicable EU laws. This means we collect and process your data only when:

- It is necessary for a legitimate interest (which is not overridden by your individual privacy interests), such as preventing fraud, improving our website, and increasing the security of the website and network infrastructure;
- You have consented to this collection and processing for a specific purpose;
- It is necessary to fulfil our contractual obligations; or
- It is necessary to comply with a legal obligation.

Where we rely on your consent to process your personal data, you have the right to withdraw or decline consent at any time. Some examples of where we rely on your consent to process your personal data include sending you our newsletter and marketing emails. If you wish to withdraw your consent, please contact us at support@urbanbound.com.

Some examples of our legitimate interests for processing personal data include:

- Website and network security;
- Customer support;
- Fraud prevention; or
- Improving our website.

Where we rely on our legitimate interests to process your personal data, you may have the right to object. More information on exercising this right can be found in the Individual Rights section below.

If you have any questions about or need further information concerning the legal basis on which we collect and use your personal data, please contact us at <u>support@urbanbound.com</u>.

Individual Rights

If you are located in the EU, you have certain rights under EU data protection law with respect to your personal data, including the right to request access to, correct, and delete your personal data. You may also have the right to receive a copy of your personal data in a commonly used and machine-readable format, and to transmit such data to another controller. You also may object to processing of your personal data, or ask that we restrict the processing of your personal data in certain instances.

To request deletion of, access to, or to make changes to your personal data, or to otherwise any of the rights in this section, please **contact us at** <u>support@urbanbound.com</u>. Please note that not all requests can be honored.

Transfers, Storage, and Processing

Our website is operated from and hosted on servers located in the United States. If you access and use our website from a location outside of the United States, any personal data you provide to us or that is otherwise collected may be transferred to and processed in the United States or any other jurisdiction in our sole discretion. Users of our website should be aware that the laws that apply to the use and protection of personal data in the United States or other countries or jurisdictions to which we transfer, or in which we process, personal data may differ from those of your country of residence. Users who access or use our website from jurisdictions outside of the United States do so at their own choice and risk and are solely responsible for compliance with local law. While we take steps to safeguard your personal data, the United States has NOT been deemed by the European Commission to ensure an adequate level of protection for personal data. Accordingly, the level of protection provided in the United States or other non-EU countries and jurisdictions from which you may access our website may not be as stringent as that under EU data protection standards or the data protection laws of some other countries, possibly including your home jurisdiction.

By checking the box on the Account Sign-up page, you consent to allow your personal data to be transferred across borders to the United States or to other countries or jurisdictions in which we or our third-party associates may process personal data.

Security of Information.

We take security seriously and take numerous and reasonable precautions to protect the security of your information. Unfortunately, no data transmission over the internet or any wireless network can be guaranteed to be 100% secure. As a result, while we employ commercially reasonable security measures to protect data and seek to partner with companies which do the same, we cannot guarantee the security of any information transmitted to or from our website, and are not responsible for the actions of any third parties that may receive any such information.

Links to Third Party Websites

This Privacy Policy addresses the use and disclosure of information we collect from you on www.UrbanBound.com only. Other websites that may be accessible through this website have their own privacy policies and data collection, use and disclosure practices. It may not always be apparent that you have gone to a third party website. For example, we use Stripe as our payment processor. We have embedded the Stripe payment form into our website for faster service for you. However, we do not collect your payment information, nor are we responsible for Stripe's actions or privacy practices. We are not responsible for the policies or practices of third parties. If you link to any such website, we urge you review the website's privacy policy.

Children

Minors under the age of 18 may not use the Website. We do not knowingly collect personal information from anyone under the age of 18, and no part of the Website is designed to attract anyone under the age of 18. UrbanBound does not sell products for purchase by children.

Public Areas

We may provide areas on our website where you can publicly post information about yourself and communicate with others such as discussion boards or blogs. This information may be accessible by other consumers and companies and may appear on other websites or web searches, and therefore this information could be read, collected, and used by others.

Your California Privacy Rights

This section provides additional provisions that apply to residents of California. In the event of a conflict between this section and the remainder of this Privacy Policy, this section shall take precedence for California residents. In this section only, any capitalized terms not defined in this Privacy Policy have the meanings set forth in the California Consumer Privacy Act of 2018 (the "CCPA").

UrbanBound makes the following disclosures regarding the personal information it has collected within the last 12 months:

<u>Category of</u> <u>Personal</u> <u>Information</u>	<u>Category of</u> <u>Source from</u> <u>Which Data is</u> <u>Collected</u>	Purpose of Collection	<u>Category of</u> <u>Third Parties to</u> <u>Whom Data is</u> <u>Disclosed</u>	<u>Category of</u> <u>Third Parties to</u> <u>Whom Data is</u> <u>Sold</u>
Contact information such as name, home address; work address; billing address; shipping address; email address; home telephone number; work telephone number; and mobile telephone number ("Identifiers")	Directly from user; employer or potential employer	To operate and make the Service available to our users, billing, identification and authentication, to contact users about their use of the Service.	Our Service Providers	Marketing partners
Log-in credentials such as username and password	Directly from the user	To operate and make the Service available to our users	Our Service Providers	N/A
Identifying characteristics such as gender, date of birth, marital status	Directly from the user; employer or potential employer	To operate and make the Service available to our users	Our Service Providers	N/A
Frequent flyer/other affinity program numbers	Directly from the user; employer or potential employer	To operate and make the Service available to our users	Our Service Providers	N/A
Social Security number	Directly from the user; employer or potential employer	To operate and make the Service available to our users	Our Service Providers	N/A
Medical history	Directly from the user; employer or potential employer	To operate and make the Service available to our users	Our Service Providers	N/A
Health information	Directly from the user; employer or potential employer	To operate and make the Service available to our user	Our Service Providers	N/A

Poligion/roligious	Diractly from the	To operate and	Our Service	N/A
Religion/religious beliefs	Directly from the user; employer or	To operate and make the Service	Providers	IN/A
UCHICIS	potential	available to our	rioviders	
	employer	users		
Automatically	Cookies and other	To improve the	N/A	N/A
collected	tracking	content and	11/21	11/11
information such	technologies	functionality of		
as IP or MAC	teennorogies	the Service and		
address; device		Site; to conduct		
type; unique		data analytics.		
device identifier		uutu unur y trob.		
(UDID)/other				
device identifier				
(IMEI); browser				
type; operating				
system or				
platform; name of				
Internet Service				
Provider (ISP);				
referring website;				
exiting website;				
clickstream data;				
search terms				
entered on the				
websites(s); pages				
visited on the				
website(s); time,				
date, and duration				
of visit to the				
website(s);				
whether you open				
emails from us;				
links you click on				
in our emails and				
on our website,				
including ads;				
whether you				
access our				
website from				
multiple devices; other interactions				
you may have on our website;				
location /				
geo-location				
(latitude/longitude				
, Wi-Fi / cell				
tower location,				
etc.)				
<i></i>				

If you are a California resident, pursuant to the CCPA, you have the right to request:

- the categories of personal information UrbanBound has collected about you;
- the categories of sources from which your personal information is collected;
- the business or commercial purpose of collecting or selling your personal information;
- the categories of third parties with whom UrbanBound shares your personal information;
- the specific pieces of personal information UrbanBound has collected about you;
- the categories of personal information that UrbanBound has sold about you and the categories of third parties to whom the personal information was sold, if applicable;
- deletion of your personal information, subject to certain exceptions permitted by applicable law; and
- an opt out of having your personal information disclosed or sold to third parties.

In the last 12 months we Sold the following categories of personal information:

• Identifiers

You have the right to opt-out of the Sale of your personal information. When you opt-out, we will not share your personal information with our marketing partners, including but not limited to, mortgage providers. However, for personal information already shared, you will need to submit your access, deletion, and opt-out requests to each partner individually.

To exercise your California rights described in this section, please contact us at <u>support@urbanbound.com</u> or those without an UrbanBound account can complete the web form located <u>here</u>. Those with an UrbanBound account can log into the app and click the "Compliance" link at the bottom of the page. To verify your identity when you submit a request, UrbanBound will match the identifying information you provide us to the personal information we have about you and we will verify your identity through our existing authentication practices for your account.

UrbanBound will not discriminate against you in the event you exercise any of the aforementioned rights under CCPA, including, but not limited to, by:

- denying goods or services to you;
- charging different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties;
- providing a different level or quality of goods or services to you; or
- suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services.

You may only make a request to exercise your rights on behalf of yourself. You also have a right to submit requests to exercise your rights under the CCPA through an authorized agent. An authorized

agent must be registered with the Secretary of State in California to conduct business in California. If you choose to use an authorized agent, you must (a) provide signed permission to that authorized agent to submit requests on your behalf, (b) verify your identity directly with UrbanBound, and (c) directly confirm with UrbanBound that you granted permission to the authorized agent to submit the request on your behalf. For clarity, you are required to verify the identity of both yourself and the authorized agent. We may deny a request from an authorized agent if we do not have proof that they are authorized by you to act on your behalf.

Under California Civil Code Section 1798.83, individual customers who reside in California and who have an existing business relationship with us may request information about our disclosure of certain categories of personal information to third parties for the third parties' direct marketing purposes, if any. To make such a request, send an email with the subject heading "California Privacy Rights" to <u>support@urbanbound.com</u> or write to us at:

UrbanBound, Inc. 227 W. Monroe Street, Suite 550 Chicago, Illinois 60606

In your request, please attest to the fact that you are a California resident and provide a current California address for our response. Please be aware that not all information sharing is covered by these California privacy rights requirements and only information on covered sharing will be included in our response. This request may be made no more than once per calendar year.

Retention of Your Personal Information

We will keep your personal information for the period necessary to fulfil the purposes described in this Privacy Policy, unless a longer retention period is permitted or required by law.

In specific circumstances, we may store your personal information for longer periods of time so that we have an accurate record of your dealings with us in the event of any complaints or challenges, or if we reasonably believe there is a prospect of litigation relating to your personal information or dealings.

Contacting Us

UrbanBound,Inc. 227 W. Monroe Street, Suite 550 Chicago, Illinois 60606

support@urbanbound.com