ARCADIA PRIVACY POLICY

Last Updated: January 1, 2025

Effective Date: January 1, 2025

Scope of this Privacy Policy

Arcadia Power, Inc. and its affiliates ("Arcadia", "we", "us", "our") that act as a business or controller within the meaning of applicable state privacy laws, with respect to your privacy. This privacy policy describes how we collect, use, disclose, and protect personal information during the course of providing our services. It also tells you about the rights and choices you have with respect to the personal information we maintain about you.

By using our Platforms, Products, and/or Services, you agree to let us collect and use your Personal Information as described in this Policy. Therefore, before you provide us with any Personal Information, you should review this Policy in its entirety and understand its terms. This Policy covers our products, services, platforms, and features. When you read "Services" in this Policy, we're talking about all of them. Also if you see us refer to our "Terms", we mean the "Terms of Service" that you agree to when you sign up for our Services.

Please note: all information in this Privacy Policy is applicable to you unless otherwise indicated based on your residency status. For the additional terms which may be applicable to you based on your residency status, please refer to your country-specific terms at the end of this Policy.

This Privacy Policy covers the following topics:

- 1. What Personal Information We Collect, How We Use it, and To Whom We Disclose
- 2. How Long Will You Use My Personal Information?
- 3. If You Do Not Provide Personal Information.
- 4. How We Protect Your Personal Information
- 5. International Data Transfers
- 6. Children's Privacy
- 7. Links to Other Websites
- 8. Your Choices Regarding Your Personal Information
- 9. Questions about this Policy

- 10. Specific Privacy Rights under US State Laws
- 11. Supplemental EEA Privacy Notice
- 12. Changes to this Policy
- 13. Contact Us

1. What Personal Information We Collect, How We Use it, and To Whom We Disclose

We collect personal information for a wide range of purposes, but the main reason we collect personal information is to offer you the best possible products and services. We make sure we do not collect more information than necessary or collect information for purposes that are different, unrelated, or incompatible with what's detailed in our Privacy Policy. We collect the categories of personal information and sensitive personal information about you as identified in the chart below depending on the products or services you may use, as well as your device and account settings, and depending upon the contractual relationship you have with Arcadia. We may collect this data when you provide it to us, when you use our services, or when we receive it from third parties. Not all categories of personal information will be collected or received about every individual. Please note that personal information does not include publicly available information from government records and de-identified or aggregated consumer information. As further set forth in the chart below, in the past 12 months, unless otherwise stated in an agreement between us, or in accordance with law, we have disclosed and sold your personal information to third parties for business or commercial purposes. These activities may be considered "sales," "sharing," or "targeted advertising" under applicable laws.

Personal Information	Types of Personal Information captured by each category	Collected in the last 12 months:	Business or commercial purpose for collecting, selling, sharing, and disclosing personal information:	Sold, shared, or disclosed for a business or commercial purpose to third parties in the preceding 12 months:	Categories of third parties to whom the personal information was sold, shared, or disclosed in the preceding 12 months:
			Commercial Purposes: • Marketing and Advertising Purposes • Energy Services and Products • Customer Communication • Eligibility for Lowincome programs • Developing insights as to consumer interests and behaviors		Third parties at your direction Service providers and data licensors Affiliates Business

Personal identifiers	This may include first and last name, postal address, email address, telephone number, identifiers assigned to you for our internal use, employee ID, telephone number, signature, user name and password and occasionally, when necessary for specific purposes, gender, date of birth, age, place of birth.	Yes	Keeping contact information up to date and relevant Enabling relevant and personalized marketing messages Location services Analytics Decisioning Research and development Debt recovery Door-to-door Marketing Data Marketing and outreach Business Purposes: Service Delivery Auditing Internal research Quality control Improving our services Mergers and Acquisitions Credit Scoring Commercial credit reporting Data Analytics Legal obligation and regulatory compliance Advertising and marketing products Communicate with consumers about our services To detect and protect against security incidents	Yes. However, No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. All other categories of data, excluding text messaging originator opt-in data and consent, will not be shared with third parties	Partners Business Transferees Advertising and marketing partners Professional advisors Energy and Utility Companies Marketing and Research Companies Regulatory Authorities or Law Enforcement Credit Reporting Agencies Financial Service Entities Contractors Analytics Firms Business to Business Companies Consumer Services Companies Government Agencies Regulatory Authorities or Law Enforcement
			Commercial Purposes: • Marketing and Advertising		

Third party service account data Third party service payment history, proparticipation usage data data relate account w	and password, umber, ng data, istory, account ogram Yes on date, utility a, and other	Purposes	Yes	Third parties at your direction Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Energy and Utility Companies Marketing and Research Companies Regulatory Authorities or Law Enforcement Credit Reporting Agencies Financial Service Entities Contractors Analytics Firms Business to Business to Business Companies Consumer Services Companies Government Agencies Regulatory Authorities or Law Enforcement Credit Reporting Consumer Services Companies Consumer Services Companies Consumer Services Companies Government Agencies Regulatory Authorities or Law Enforcement
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			To detect and protect against security incidents		
Payment and transactional data	This may include data such as name,transaction amounts, payment methods, refund and return history, subscription details, payment card information, bank account information, billing information, and your purchase history.	Yes	Commercial Purposes:	Yes	Third parties at your direction Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Energy and Utility Companies Marketing and Research Companies Regulatory Authorities or Law Enforcement Credit Reporting Agencies Financial Service Entities Contractors Analytics Firms Business to Business Companies Consumer Services Companies

			reporting • Data Analytics • Legal obligation and regulatory compliance • Advertising and marketing products • Communicate with consumers about our services • To detect and protect against security incidents		Government Agencies Regulatory Authorities or Law Enforcement
Internet or other electronic network activity information:	This may include data related to user activity (e.g., when and how you use the Services and interact with our communications including emails), browsing history, search and clickstream history, online website tracking information, other data related to user activity, and URL referral header information; we may collect this type of	Yes	Commercial Purposes:	Yes	Third parties at your direction Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Energy and Utility Companies Marketing and Research Companies Regulatory Authorities or Law Enforcement Credit Reporting Agencies

information automatically via cookies, pixels, browser web storage, web beacons and similar technologies	Business Purposes:	Financial Service Entities Contractors Analytics Firms Business to Business Companies Consumer Services Companies Government Agencies Regulatory Authorities or Law Enforcement
Social media content – blogs, posts and anything posted by an individual online or which mentioned/references an	Commercial Purposes:	Third parties at your direction Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors

			 Quality control Improving our services Mergers and Acquisitions Credit Scoring Commercial credit reporting Data Analytics Legal obligation and regulatory compliance Advertising and marketing products Communicate with consumers about our services To detect and protect against security incidents 		Analytics Firms Business to Business Companies Consumer Services Companies Government Agencies Regulatory Authorities or Law Enforcement
Sensitive data and Diometric information	We may also collect certain types of sensitive information when permitted by local law or with your consent, or biometric information, for example as when you elect to use fingerprint authentication.	N/A	N/A	N/A	N/A

Audiovisual materials, including transcriptions	Photograph, and images/footage captured/recorded on CCTV or other audio, video and related security/monitoring systems or captured during marketing/public filming events/sessions (including recording of virtual or live workshops or similar events/sessions), voice search functionality to enable a voice command feature that allows you to ask a question and see results (functionality enabled for mobile applications only), and/or audio video recording and transcription during meetings.	Yes	Commercial Purposes:	Yes	Third parties at your direction Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Energy and Utility Companies Marketing and Research Companies Regulatory Authorities or Law Enforcement Credit Reporting Agencies Financial Service Entities Contractors Analytics Firms Business to Business Companies Companies Consumer Services Companies Consumer
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			Communicate with consumers about our services To detect and protect against security incidents Commercial Purposes: Marketing and Advertising Purposes Energy Services and Products Customer Communication Eligibility for Lowincome programs Developing insights as to consumer interests and behaviors Keeping contact information up to date and relevant and personalized marketing		Third parties at your direction Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners
Cookies and geolocation data	This may include precise or approximate location determined from your IP address, mobile or other device's GPS, or other information you share with us, depending on your device settings. Please review our Cookies Policy for more details regarding our use of cookies.	Yes	marketing messages Location services Analytics Decisioning Research and development Debt recovery Door-to-door Marketing Data Marketing and outreach Business Purposes: Service Delivery Auditing Internal research Quality control Improving our services	Yes	Professional advisors Energy and Utility Companies Marketing and Research Companies Regulatory Authorities or Law Enforcement Credit Reporting Agencies Financial Service Entities Contractors Analytics Firms Business to Business

			Mergers and Acquisitions Credit Scoring Commercial credit reporting Data Analytics Legal obligation and regulatory compliance Advertising and marketing products Communicate with consumers about our services To detect and protect against security incidents		Companies Consumer Services Companies Government Agencies Regulatory Authorities or Law Enforcement
Details About Your Home	Home ownership or renter status, dwelling age, size and type, homeowner information, and details about appliances and	Yes	Commercial Purposes:	Yes	Third parties at your direction Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Energy and Utility Companies Marketing and Research Companies Regulatory Authorities or

other energy-related	Marketing Data	Law
equipment and systems	Marketing and	Enforcement
used in the home.	outreach	Credit Reporting
used in the nome.	Outreach	Agencies
	Business Purposes:	Financial Service
	Service Delivery	Entities
	• Auditing	Contractors
	Internal research	Analytics Firms
	• Quality control	Business to
	• Improving our	Business
	services	
		Companies Consumer
	Mergers and Aggregations	Services
	Acquisitions	
	Credit Scoring Commercial credit	Companies Government
	reporting	Agencies
	Data Analytics	Regulatory
	• Legal obligation	Authorities or
	and regulatory	Law
	compliance	Enforcement
	Advertising and	
	marketing products	
	Communicate with	
	consumers about	
	our services	
	• To detect and	
	protect against	
	security incidents	
	Commercial	
	Purposes:	
	Marketing and	
	Advertising	
	Purposes	
	Energy Services	
	and Products	
	• Customer	Third parties at
	Communication	your direction
	 Eligibility for Low- 	Service providers
	income programs	and data
	Developing	licensors
	insights as to	Affiliates
	consumer interests	Business
	and behaviors	Partners
	Keeping contact	Business
		DUSINESS
	information up to date and relevant	Transferees Advertising and

		Commercial Purposes: • Marketing and Advertising Purposes • Energy Services and Products • Customer	Third parties at
Energy Usage and Energy Efficiency Information	This may include energy usage and information about your participation in our renewable energy, energy efficiency, or energy conservation programs, personal property, products or services obtained or considered, or other information related to your utility account history.	and personalized marketing messages Location services Analytics Decisioning Research and development Debt recovery Door-to-door Marketing Data Marketing and outreach Business Purposes: Service Delivery Auditing Internal research Quality control Improving our services Mergers and Acquisitions Credit Scoring Commercial credit reporting Data Analytics Legal obligation and regulatory compliance Advertising and marketing products Communicate with consumers about our services To detect and protect against security incidents	marketing partners Professional advisors Energy and Utility Companies Marketing and Research Companies Regulatory Authorities or Law Enforcement Credit Reporting Agencies Financial Service Entities Contractors Analytics Firms Business to Business Companies Consumer Services Companies Government Agencies Regulatory Authorities or Law Enforcement

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		Communication	your direction
		Eligibility for Low-	Service providers
		income programs	and data
		 Developing 	licensors
		insights as to	Affiliates
		consumer interests	Business
		and behaviors	Partners
		 Keeping contact 	Business
		information up to	Transferees
		date and relevant	Advertising and
		 Enabling relevant 	marketing
		and personalized	partners
		marketing	Professional
		messages	advisors
		 Location services 	Energy and Utility
	This may include the use	 Analytics 	Companies
	of third-party widgets	Decisioning	Marketing and
	(e.g., social share buttons)	Research and	Research
	on our sites and those of	development	Companies
Third-Party Widgets	our service providers that	Debt recovery	Regulatory
, ,	enable users to easily	• Door-to-door	Authorities or
	share information on	Marketing Data	Law
	other platforms, such as	 Marketing and 	Enforcement
	social media.	outreach	Credit Reporting
			Agencies
		Business Purposes:	Financial Service
		Service Delivery	Entities
		Auditing	Contractors
		Internal research	Analytics Firms
		Quality control	Business to
		Improving our	Business
		services	Companies
		 Mergers and 	Consumer
		Acquisitions	Services
		Credit Scoring	Companies
		Commercial credit	Government
		reporting	Agencies
		Data Analytics	Regulatory
		• Legal obligation	Authorities or
		and regulatory	Law
		compliance	Enforcement
		Advertising and	
		marketing products	
		Communicate with	
		consumers about	
		our services	
		To detect and	
		protect against	
		security incidents	
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	andidate who applied for a job op purposes, process the personal		Commercial Purposes: • Keeping contact information up to date and relevant	Arcadia, we	Third parties at your direction Service providers Service providers and data licensors
Position and professional or employment-related information.	Professional or employment-related information, such as description of current position, job title, employer, location, and Arcadia contact(s).	Yes	Location services Analytics Decisioning Research and development Business Purposes: Auditing Internal research Quality control Improving our services Legal compliance To detect and protect against security incidents Analytics Providers Social Publishers	Yes	Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business Services/Agency
	In addition to the personal details listed above, Arcadia may collect additional personal details for recruitment/employment purposes, such as		Commercial Purposes: • Keeping contact information up to date and relevant • Location services • Analytics • Decisioning		Third parties at your direction Service providers Service providers and data licensors Affiliates Business Partners

Education information and professional or employment-related information, such as your employment history. Arcadia may collect information about your education and professional or employment history. Yes Business Purposes: - Auditing - Internal research - Quality control - Improving our services - Transferees - Advertising and marketing - Internal research - Quality control - Improving our services - Transferees - Advertising and marketing - Professional - Advertising and	Additional personal details, contact details and identifiers/demographics	national identification number, social security number, insurance information, marital/civil partnership status, domestic partners, dependents, emergency contact information, and military history; professional/personal calendar availability/scheduling information for meeting/communication purposes.	Yes	Research and development Business Purposes: Auditing Internal research Quality control Improving our services Legal compliance To detect and protect against security incidents Analytics Providers Social Publishers	Yes	Business Transferees Advertising and marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business Services/Agency
	and professional or employment-related	information about your education and professional or employment-related information, such as your	Yes	Purposes: • Keeping contact information up to date and relevant • Location services • Analytics • Decisioning • Research and development Business Purposes: • Auditing • Internal research • Quality control • Improving our services • Legal compliance • To detect and protect against security incidents • Analytics Providers	Yes	your direction Service providers Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business

Sensitive data for recruitment purposes or for providing assessment/HR consultancy services.	Arcadia may collect certain types of sensitive information when permitted by local law or with your consent, such as health/medical information (including disability status), trade union membership information, religion, race or ethnicity, minority flag, and information on criminal convictions and offences. Arcadia collects this information for specific purposes, such as health/medical information in order to accommodate a disability or illness (subject to legal limits on the timing of collection of such information and other applicable limitations) and to provide benefits; background checks and diversity-related personal information (such as race or ethnicity) in order to comply with legal obligations and internal policies relating to diversity and anti-discrimination.	Yes	Commercial Purposes: · Keeping contact information up to date and relevant · Location services · Analytics · Decisioning · Research and development Business Purposes: · Auditing · Internal research · Quality control · Improving our services · Legal compliance · To detect and protect against security incidents · Analytics Providers · Social Publishers	Yes	Third parties at your direction Service providers Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business Services/Agency
	Arcadia may may collect data on citizenship,		Commercial Purposes: • Keeping contact information up to date and relevant • Location services • Analytics • Decisioning • Research and development		Third parties at your direction Service providers Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and

Documentation required under immigration laws	passport data, and details of residency or work permit (a physical copy and/or an electronic copy)	Yes	Business Purposes: Auditing Internal research Quality control Improving our services Legal compliance To detect and protect against security incidents Analytics Providers Social Publishers	Yes	marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business Services/Agency
Financial information for payroll/benefits purposes	Your banking and other relevant financial details we need for payroll/benefits purposes.	Yes	Commercial Purposes: · Keeping contact information up to date and relevant · Location services · Analytics · Decisioning · Research and development Business Purposes: · Auditing · Internal research · Quality control · Improving our services · Legal compliance · To detect and protect against security incidents · Analytics Providers · Social Publishers	Yes	Third parties at your direction Service providers Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business Services/Agency
			Commercial Purposes:		Third parties at your direction Service providers

Talent management information	Information necessary to complete a background check, details on performance decisions and outcomes, performance feedback and warnings, elearning/training programs, performance and development reviews (including information you provide when asking for/providing feedback, creating priorities, updating your input in relevant tools), driver's license and car ownership information, and information used to populate biographies.	Yes	Keeping contact information up to date and relevant Location services Analytics Decisioning Research and development Business Purposes: Auditing Internal research Quality control Improving our services Legal compliance To detect and protect against security incidents Analytics Providers Social Publishers	Yes	Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business Services/Agency
Requested recruitment information	Information requested to provide during the recruitment process, to the extent allowed by applicable law.	Yes	Commercial Purposes: · Keeping contact information up to date and relevant · Location services · Analytics · Decisioning · Research and development Business Purposes: · Auditing · Internal research · Quality control · Improving our services · Legal compliance · To detect and protect against security incidents · Analytics	Yes	Third parties at your direction Service providers Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law

			Providers • Social Publishers		Enforcement Business Services/Agency
Recruitment information you submit	Information that you submit in résumés / CVs, letters, writing samples, or other written materials (including photographs).	Yes	Commercial Purposes:	Yes	Third parties at your direction Service providers Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business Services/Agency
Information generated by us during recruitment or	Information generated by interviewers and recruiters related to you, based on their interactions with you	Yes	Commercial Purposes: • Keeping contact information up to date and relevant • Location services • Analytics • Decisioning • Research and development Business Purposes: • Auditing	Yes	Third parties at your direction Service providers Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners

during assessments	or basic Internet searches where allowed under applicable law.		 Internal research Quality control Improving our services Legal compliance To detect and protect against security incidents Analytics Providers Social Publishers 		Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business Services/Agency
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Recruitment information received from third parties	Information related to you provided by third-party placement firms, recruiters, or job-search websites, clients where applicable.	Yes	Commercial Purposes: • Keeping contact information up to date and relevant • Location services • Analytics • Decisioning • Research and development Business Purposes: • Auditing • Internal research • Quality control • Improving our services • Legal compliance • To detect and protect against security incidents • Analytics Providers • Social Publishers	Yes	Third parties at your direction Service providers Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business Services/Agency
					Third parties at
			Commercial Purposes: • Keeping contact information up to		your direction Service providers Service providers and data

Audiovisual information processed during recruitment	Photograph, and images/audio/footage captured on CCTV or other video systems when visiting our office or captured in the course of recruitment events or video recruitment interviews.	Yes	date and relevant Location services Analytics Decisioning Research and development Business Purposes: Auditing Internal research Quality control Improving our services Legal compliance To detect and protect against security incidents Analytics Providers Social Publishers	Yes	licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business Services/Agency
Recommendations	Recommendations related information provided on your behalf by others.	Yes	Commercial Purposes: Keeping contact information up to date and relevant Location services Analytics Decisioning Research and development Business Purposes: Auditing Internal research Quality control Improving our services Legal compliance To detect and protect against security incidents Analytics Providers Social Publishers	Yes	Third parties at your direction Service providers Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business

					Services/Agency
mployment history and ackground checks	Information about your prior employment, education, and where applicable and allowed by applicable law, credit history, criminal records or other information revealed during background screenings.	Yes	Commercial Purposes:	Yes	Third parties at your direction Service providers Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business Services/Agency
versity related formation	Information about race, ethnicity, religion, disability, gender (legal and identity) and/or sexual orientation, for purposes of government reporting where required by law, as well as to understand the diversity characteristics of the	Yes	Commercial Purposes: • Keeping contact information up to date and relevant • Location services • Analytics • Decisioning • Research and development Business Purposes: • Auditing • Internal research • Quality control	Yes	Third parties at your direction Service providers Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors

	candidate pool and workforce, subject to legal limits and consent where applicable		Improving our services Legal compliance To detect and protect against security incidents Analytics Providers Social Publishers		Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business Services/Agency
Assessment information	Information generated by your participation in psychological, technical or behavioral assessments. You will receive more information about the nature of such assessments before your participation in any of them.	Yes	Commercial Purposes: · Keeping contact information up to date and relevant · Location services · Analytics · Decisioning · Research and development Business Purposes: · Auditing · Internal research · Quality control · Improving our services · Legal compliance · To detect and protect against security incidents · Analytics Providers · Social Publishers	Yes	Third parties at your direction Service providers Service providers and data licensors Affiliates Business Partners Business Transferees Advertising and marketing partners Professional advisors Contractors Marketing and Research Companies Regulatory Authorities or Law Enforcement Business Services/Agency

In the event any personal information is disclosed, it would be disclosed to our service provider[s] acting on our behalf and as per the terms of this privacy policy and relevant applicable laws. Service providers cannot use your personal information for their own purposes.

2. How Long Will You Use My Personal Information?

We will retain your personal data only for as long as necessary or as required by applicable laws. We maintain specific records management and retention policies and procedures so that personal data are deleted after a reasonable time according to the following retention criteria:

- We retain your data as long as we have an ongoing relationship with you (in particular, if you have an account with us).
- We will only keep the data while your account is active or for as long as needed to provide services to you.
- We retain your data for as long as needed in order to comply with our global legal and contractual obligations.
- We will retain your data if we need it for other legitimate purposes, such as to prevent harm, investigate possible violations of our Terms of Service or other policies, investigate reports of abuse, or protect ourselves or others.

Although our systems are designed to delete some of your information automatically, we cannot promise that deletion will take place by a specific time. In some cases, we need to comply with legal requirements to store your data which stops us from deleting your information. Other reasons we may be required to keep a copy of your data are if we get reports of abuse or other Terms or policy violations. Finally, we may also keep certain information in backup for a limited period of time or as required by law.

3. If You Do Not Provide Personal Information.

Where we need to collect Personal Information by law, or under the terms of a contract we have with you or relating to your property or residence, and the data is not provided when requested, we may not be able to perform the contract we have or are trying to enter into. In this case, we may have to cancel a product or service you have with us, but we will notify you if this is the case at that time. You can withdraw your consent at any time by contacting us as identified in the "Contact Us" section of this Policy. You may also opt out of continuing to receive communications from Arcadia related to products and services of Arcadia or third parties other than those that you have inquired about or are receiving. We may, however, collect, use, or disclose Personal Information without your knowledge or consent in exceptional circumstances where such collection, use, or disclosure is permitted or required by law.

4. How We Protect Your Personal Information

We take reasonable technical, administrative, and physical safeguards to protect the security of your Personal Information. Despite these measures, no system is impenetrable. We cannot guarantee the security of electronic data nor can we guarantee that the information, including Personal Information, you supply will not be intercepted. Where we have given you (or where you have chosen) a password which enables you to

access certain parts of our Platforms, you are responsible for keeping this password confidential and for complying with any other security procedures that we notify you of or you believe are reasonable. We ask you not to share a password with anyone. Any unauthorized access to or use of our Platforms or information collected and maintained by our Platforms should be immediately brought to our attention by contacting us using the method described in the "Contact Us" section below.

5. International Data Transfers

By using our Platforms, products, and/or Services, or otherwise providing information to us, you understand that information, including Personal Information, from or about you or your use of our products or Services may be transferred to and/or stored in countries outside of your country of residence, including the United States. We may transfer your Personal Information to the United States and other countries where Arcadia conducts business or where our service providers may lie which may not have the same data protection laws as the country in which you initially provided the information, but we will protect your Personal Information in accordance with this Privacy Policy, or as otherwise disclosed to you. We will also comply with applicable legal requirements when transferring Personal Information to countries other than the country where you are located. If you are located in the European Economic Area (EEA), please refer to the Supplemental EEA Privacy Notice at the end of this Policy.

6. Children's Privacy

Our Platforms, Products, and/or Services are designed and intended for adults. By accessing and/or using our Platforms, Products, and/or Services, you represent that you are at least eighteen (18) years old. If we obtain actual knowledge that a user is not at least eighteen (18) years of age, we will promptly delete information associated with that user.

In all events, our Platforms, Products, and/or Services are not intended for, and we do not knowingly collect information from or otherwise market our website or other materials to children under thirteen (13) years of age. If you are a parent or guardian of a child under the age of thirteen (13) and believe that he or she has disclosed Personal Information to us, please contact us as described in the "Contact Us" section below. You may review and request the deletion of your child's Personal Information or prohibit the further use of such information.

7. Links to Other Websites

As part of Platforms, Products, and/or Services, we may provide links to other websites or applications. However, we are not responsible for the privacy practices employed by those websites or the information or

content they contain. This Privacy Policy applies solely to information collected by us through our Sites, Platforms, Products and/or Services. Therefore, this Privacy Policy does not apply to your use of a third-party website accessed by selecting a link on our Sites or via our Services. To the extent that you access or use the Services through or on another website or application, then the privacy policy of that other website or application will apply to your access or use of that site or application. We encourage you to read the privacy policy of other websites before proceeding to use them.

8. Your Choices Regarding Your Personal Information

- Disabling Cookies and Managing the Collection of Your Information for Analytics and Advertising Purposes: You can disable cookies associated with the Digital Platforms by visiting our Cookie Settings on our website. Please note that you will need to do this from each device you use to visit or access our Platforms.
- Commercial E-mails, Calls, and Text: You may opt-out of receiving commercial, e.g., telemarketing or informational, e-mails, telephone calls, and/or text messages from us by visiting Arcadia's Privacy Request portal. You may unsubscribe at any time. Please note that even if you unsubscribe from these commercial communications, we may still send you non-commercial (transactional) e-mails, including customer satisfaction surveys, and where authorized, text messages, related to your account, and your transactions via the Services.
- Do Not Track and Global Privacy Controls: Most web browsers and some mobile operating systems and mobile applications include a Do-Not-Track ("DNT") feature or setting you can activate to signal your privacy preference not to have data about your online browsing activities monitored and collected. At this stage, no uniform technology standard for recognizing and implementing DNT signals has been finalized. As such, we do not currently respond to "Do Not Track" or similar signals. California law requires us to let you know how we respond to web browser DNT signals. Because there currently is not an industry or legal standard for recognizing or honoring DNT signals, we do not respond to them at this time.
- Mobile Apps: You can control whether our Apps send you push notifications by changing your notification settings on your mobile device.
- Automated Decision Making: We do not use automated decision-making, that results in automated decisions being taken (including profiling) that legally affect you or similarly significantly affect you.
 Automated decisions are decisions made automatically based on computer determinations (using software algorithms), without human review.

9. Questions about this Policy

If you have any questions or concerns, you may contact us as described in the "Contact Us" section below.

10. Specific Privacy Rights under US State Laws

California Privacy Rights

California residents should refer to our California Privacy Notice attached to this policy for more information about our privacy practices and their California privacy rights.

Colorado Privacy Rights

Colorado residents should refer to our Colorado Privacy Notice attached to this policy for more information about privacy practices and their Colorado privacy rights.

Connecticut Privacy Rights

Connecticut residents can exercise the following rights by contacting us as described in the "Contact Us" section below:

- Request to Access My Personal Information
- Delete My Personal Information
- Correct My Personal Information
- Opt-Out of the Processing of My Personal Information for Purposes of Targeted Advertising
- Opt-Out of the Sale of My Personal Information: Arcadia does not sell your personal information, so we
 do not offer an opt out. We may "share" personal information with third parties for marketing purposes.
 You may indicate your choice to opt-out of the sharing of your personal data with third parties for
 personalized advertising on third party sites by visiting our opt-out form.
- Utah Privacy Rights

Utah residents should refer to our Utah Privacy Notice attached to this policy for more information about privacy practices and their Utah privacy rights.

Virginia Privacy Rights

Virginia residents can exercise the following rights by contacting us as described in the "Contact Us" section below:

- Request to Access My Personal Information
- Delete My Personal Information
- Correct My Personal Information
- Opt Out of the Processing of My Personal Information for Purposes of Targeted Advertising
- Opt Out of the Sale of My Personal Information: Arcadia does not sell your personal information, so we

do not offer an opt-out. We may "share" personal information with third parties for marketing purposes. You may indicate your choice to opt-out of the sharing of your personal data with third parties for personalized advertising on third-party sites by visiting our opt-out form.

11. Supplemental EEA Privacy Notice

This Notice provides additional information for users in the EEA. Users in the EEA have certain privacy rights as specified under the General Data Protection Regulations (GDPR). Our Privacy Policy is in line with these laws—this notice makes sure we cover the EEA-specific requirements.

By providing this Notice to you, we comply with our information obligations under GDPR. Please note that this Notice shall not confer upon you any rights or obligations that are not conferred upon you by law.

This Notice must be read in conjunction with our Privacy Policy to understand all of the terms that apply to the processing of your personal data. Any capitalized term used in this EEA Notice, but not defined will have the meaning ascribed to it in the applicable privacy act or our Privacy Policy.

Legal Bases for Processing Information of EEA Users

For more information about how we collect, use, and disclose your personal data, please see Our Privacy Policy. If you are from a region that requires a legal basis for processing personal data (such as the EEA), our legal basis for collecting and using the personal data described above will depend on the personal data concerned, the services you use, how you use our Services, and the specific context in which we collect it.

This means we collect and use your information only where:

- We need the personal data to perform a contract with you,
- We need it to provide you the Services, including to operate the Services, provide customer support and personalized features, and to protect the safety and security of the Services;
- It satisfies a legitimate interest (which is not overridden by your data protection interests), such as for research and development, to market and promote the Services and to protect our legal rights and interests:
- You give us consent to do so for a specific purpose; or
- We need to process your data to comply with a legal obligation, and in some cases, we may also have a legal obligation to collect personal data from you or may otherwise need the personal data to protect your vital interests or those of another person, such as in the case where we request personal data from you in the context of a government audit or in response to a request from law enforcement.

If you have consented to our use of information about you for a specific purpose, you have the right to change your mind at any time, but this will not affect any processing that has already taken place. Where we are using your information because we or a third party (e.g. your employer) have a legitimate interest to do so, you have the right to object to that use though, in some cases, this may mean no longer using the Services. If you have

questions about or need further information concerning the legal basis on which we collect and use your personal data, please contact us using the contact information provided below.

Transferring EEA Data Subject information outside the EU/EEA for GDPR

We may transfer the personal data we collect about you to one of more countries outside the EU/EEA, including India, in order to perform one of the activities listed above (see "How we will use information about you"). Where there isn't an adequacy decision by the European Commission in respect of those countries - meaning that these are not deemed to provide an adequate level of protection for your personal data - we have put in place the appropriate measures to ensure that your personal data will be secure. These measures include Data Transfer Agreements based on the European Commission's Standard Contractual Clauses. If you require further information about these protective measures, you can request it by contacting us in any of the ways listed in the "Contact Us" section provided below.

Automated Decisions Making

We generally do not use your Personal Data with any automated decision-making processes.

Rights under GDPR

If the processing of your personal data is subject to the General Data Protection Regulation ("GDPR"), you are entitled to certain rights. You have the right to request access to your personal data, to have your personal data corrected, restricted or deleted, to withdraw any consent that you have given to the processing of your personal data (without affecting the lawfulness of the processing prior to your withdrawal of consent) and to object to our processing of your personal data. You also have the right of data portability in certain circumstances, which means that you can request that we provide you (or a third party you designate) with a transferable copy of personal information that you have provided to us. Your rights may be subject to various limitations under the GDPR. If you wish to exercise any of these rights, or if you have any concerns about our processing of your personal data, please contact us in any of the ways listed in the "Contact Us" section provided below. You also have the right to file a complaint with the data protection authority in the EEA.

What we may need from you

If you exercise one of the above rights, we may need to request specific information from you to help us confirm your identity and that you are entitled to make such a request. This is to ensure that personal data is not disclosed to any person who has no right to receive it.

Data Protection Supervisory Authority under GDPR

If you're not satisfied of how we process your personal data and the processing of your personal data is subject to the EU GDPR, you can lodge a complaint by contacting us in any of the ways listed in the "Contact Us" section provided below. You also have the right to file a complaint with the data protection authority in the EEA.

Data Protection Officer

We have appointed Data Protection Officers (DPOs) to oversee compliance of Arcadia with applicable data protection laws and with this privacy notice. If you have any questions about this privacy notice or how we handle your personal data, please contact us in any of the ways listed in the "Contact Us" section provided below.

12. Changes to this Policy

We may change this Policy from time to time. Please review the "Last Updated" legend at the top of this page to see when this Policy was last revised and an effective date. Any changes to this Policy will become effective when we post the revised Policy, unless otherwise specifically noted in the legend. When required under applicable law, we will notify you of any changes to this Notice by posting an update on our Site or in another appropriate manner. If you have any concerns about this Policy, please contact Arcadia via the contact information provided in the "Contact Us" section below.

13. Contact Us

We have established processes by which you or an authorized agent can submit requests regarding your personal information. To exercise your options as described in this Privacy Policy, or if you have privacy questions or concerns, you may contact us in one of the following ways:

- by telephone at +866-526-0083;
- by completing the web form in our privacy request web portal; or
- by emailing us at: privacy@arcadia.com.

Collectively, these are referred to as the "Communication Methods." To effectively exercise your privacy options or inquire about how we handle your personal information, you must use one of these Communication Methods. Accordingly, we may take reasonable measures to verify the identity of the person submitting the request, as further described in our privacy request web portal.