

KAFENE ONLINE PRIVACY STATEMENT

Our Promise

Kafene (“Kafene,” “we,” “our,” and “us”) respects the privacy of our online customers and visitors to this web site (www.kafene.com) and its affiliated pages (collectively, the “Site”). This Online Privacy Statement explains what information we collect when you visit or otherwise interact with the Site, how we use it, and when we may share it.

This Online Privacy Statement only describes our website practices. It does not apply to how we generally collect or use other information we collect from or about you as a customer or applicant for a lease. For a copy of our privacy policy applicable to you when you apply for a lease please click on the [Consumer Privacy Notice](#).

In addition, our websites may link to third party services or apps that we don't control, including social media sites (collectively “Third Party Sites”). You should be aware that Third Party Sites may have different privacy practices from our Site and may provide less security than this Site. The choice to access a Third Party Site is yours, in your sole discretion.

Please note that this Online Privacy Statement also applies regardless of how you may access the Site, including through a mobile device.

How We Collect Information and What We Collect

Generally

We collect and receive certain information about you when you visit the Site. What we receive, and how we receive it, in part depends on what you do when you visit the Site.

We Collect Personally-Identifiable Information When You Provide it to Us

You can view information about our services on this Site without registering for an account. But, to access certain services, we may require you to register or create an account with us and collect the personally identifiable information you provide, including for example: first and last name, mailing address, e-mail address, telephone number, social security number, date of birth, bank account information, and other information required to provide our services (collectively “Personal Information” or “PI”). You can elect to provide all or only some of the PI requested by the website during the registration process. But, if you decline to provide certain PI, you may not be able to use all of our services.

As part of our registration process, you will choose a username and password. The selected username and password may only be used by you. You are solely responsible for maintaining and protecting the confidentiality of your username and password, and are fully responsible for all activities that occur thereunder. We reserve the right to reclaim user names on behalf of businesses or individuals that hold legal claim or trademark on those usernames.

We may offer you the option of registering an account with us by logging in with an accounts you have established with certain third party sites (e.g. Facebook.com and Google.com) (hereafter, the “Outside Account”). By logging in via the Outside Account, you are granting us the right to access, use, and store (if applicable) information (including PI) tied to your Outside Account in connection with our services. In so doing, you are providing your Outside Account login information to Kafene and allowing Kafene, Inc to

access your Outside Account as under the applicable terms and conditions that govern your use of each Outside Account. In so doing, you represent that you are entitled to disclose your Outside Account login information to Kafene and grant Kafene access to your Outside Account, without breach by you of any of the terms and conditions that govern your use of the applicable Outside Account and without obligating Kafene to pay any fees or making Kafene subject to any usage limitations imposed by such third party websites. Depending on the Outside Accounts you choose and subject to the privacy settings that you have set in such Outside Accounts and on your account with us, the information you make accessible through your Outside Accounts (including PI) will be available to us and on and through your account with us.

We Collect Non-Personally-Identifiable Information Automatically When You Visit the Site

We may also automatically collect non personally-identifiable information (“NPI”) about you when you visit the Site. The Site and some emails that we may send to you may also use common tracking tools like:

- *Cookies*: A cookie is a small text file that is placed on your computer to distinguish you from other visitors to the Site. Kafene does not use cookies to collect or store personally-identifiable information.
- *Web Beacons*: A web beacon (also referred to as a “pixel tag”) is a small block of code that is placed on a Site page or within an email. Kafene does not use web beacons to collect or store personally-identifiable information.

Kafene uses these features to collect non-personally-identifiable information about you. This type of information may include (but is not limited to) your Internet Protocol (IP) address and/or domain; the type and version of the Internet browser that you use; the date, time and duration of your visit to the Site, and the specific pages, buttons, images, videos or other Site content that you may access during your visit. These tools enable us to track and target the interests of our users to enhance the experience on and off our Site.

Your browser may enable you to block or (in the case of cookies) delete some of the means by which we automatically collect information when you visit the Site. You should refer to your browser about what options might be available to you.

We do not currently take actions to respond to “Do Not Track” signals from your browser because a uniform technological standard has not yet been developed. We continue to review new technologies and may adopt a standard once one is created.

Behavioral Advertising

We or our advertising service providers may use information about your activities on the Site (such as the pages that you visit and the key words that you use to search for content) to help determine what advertisements or offers might be of interest to you. These advertisements may be on the Site or on Third Party Sites. The use of information in this manner is referred to as “online behavioral advertising.” We believe that online behavioral advertising helps to provide you with more relevant advertising based on the websites that you visit.

You may opt-out of online behavioral advertising by following the instructions in the “Your Options” section of this Online Privacy Statement. Please note that opting out of online behavioral advertising will

not stop you from receiving advertisements. However, the advertisements that you see may not be as relevant to you.

Combining PI and NPI

We may combine certain NPI with other identifiers to confirm your identity as part of the registration process for our Site. For example, we may combine an approximate geographic obtained from your mobile device and match it with address information you voluntarily submitted to our Site to confirm your identity and prevent fraudulent conduct. This information would still be considered NPI when it is taken alone or combined only with other non-identifying information (for example, the type of web browser you used). Aggregated customer information may help Kafene assess the performance of its website and develop strategies to maximize utility.

How We Use the Information We Collect

Information that we collect about you and your web browsing behavior is used to optimize your online experience. Among other reasons, we may use the information that you provide or that we collect when you visit the Site to:

- Verify your identity and/or remember your personal settings or preferences when using the Site;
- Determine your interests and needs in order to recommend relevant products and services;
- Qualify you for products and services that you request and to process your transactions;
- Post advertising content on Third Party Sites, along with web beacons and pixel tags to provide information to us and to third parties about pages you visit after seeing our ads or offers;
- Analyze the quality and performance of our Site and marketing campaigns.

How We Share the Information We Collect

We may share the personally-identifiable information that you provide to us or that we receive from our business partners and/or service providers with our service providers. For example, we share your email address with service providers who send emails on our behalf. We may also share non-personally-identifiable information with third parties who perform advertising services on our behalf and with companies that operate or analyze the Site. We do not authorize these third parties to use or disclose this information except as necessary to perform services for us or to comply with law. These third parties may not use the information that we provide to them to independently market to you unless you consent.

If you are also a customer of Kafene the sharing of your personally-identifiable information will be governed by our customer privacy policy that may be accessed by clicking on the [Consumer Privacy Notice](#).

CA Residents: Upon request, you are entitled to a written disclosure of this Privacy Policy once per year. If you would like to receive a written copy, please notify us at 1-800 KAFENE1 or at help@kafene.com.

There may be other instances in which we may share either your personally-identifiable or non-personally-identifiable information with a third party. For example:

- To respond to a subpoena, warrant, court order or other official governmental actions that are served upon us, and then in conformity with their terms or as we are otherwise permitted or required by law;
- To respond to our regulators or other governmental authorities;
- To protect or defend Kafene or any of its affiliates or subsidiaries, or their directors, officers, employees, agents, partners, or independent contractors in any legal proceeding;
- Where we suspect fraud or for other risk management purposes;
- As required or permitted by law; or
- As otherwise instructed or authorized by you.

How Long We Keep the Information We Collect

Kafene will maintain the information that is necessary to provide the requested service and only for as long as it takes to provide any such requested service. Kafene may still need to keep personal details of customers to ensure that systems reflect your preferences, even if a customer has chosen to opt out of allowing Kafene to use that customer's personal details for marketing purposes. Kafene may keep records of any transactions a customer enters into on the Site for a minimum of six years from the end of Kafene's relationship with the customer. Kafene may keep other information about a customer only to the extent necessary to comply with applicable laws and to further legitimate business needs.

How We Dispose of the Information We Collect

Information we collection is retained for periods based on our business need for the information, and applicable law. At the appropriate time, we dispose of information based on commercially reasonable standards and applicable law.

Your Options

To stop receiving promotional emails, follow the instructions in any promotional message you receive from Kafene. Even if you opt out of getting marketing messages, we may still send you transactional messages, including responses to your questions or information about your application or lease.

To opt out of online behavioral advertising click the AdChoices opt-out logo in the corner of the advertisement or visit www.aboutads.info. This opt-out is browser- and computer-specific because the opt-out is stored as a cookie. If you delete cookies after you opt out, you will need to opt out again on AdChoices. Please note that you may still continue to see our generic advertising even if you opt out of online behavioral advertising.

Online Security

Kafene has developed and maintains security standards that are designed to protect information as it is transmitted from your computer to the network that hosts the Site. This technology is referred to as Secure Socket Layer (SSL), and it is the leading security protocol of data transfer on the Internet.

However, you also have a significant role in maintaining the security of your information. For example, if you should ensure that you have up-to-date antiviral and anti-malware software installed on your computer. You should also understand that Kafene will never send you electronic communications (whether they be email or requests made over the Internet) to request sensitive personal information. Similarly, you should never send us your sensitive personal information through a non-secure email channel. If you do communicate with us electronically you consent for us (or our service providers) to reply to you in that medium.

You are also in control of the information that you share with Kafene, either directly or indirectly. If you are uncomfortable with sharing your personally-identifiable information with us, the easiest option is not to do so. However, you understand that if you do not share such information with us we may be unable to assist you with certain transactions.

Additionally, if you found information about Kafene on a Third Party Site – such as a social media site like Facebook, LinkedIn, or Twitter – you understand that if you share information about you on such a Third Party Site that it will not be governed by this Online Privacy Statement and, depending on the Third Party Site, may be visible to all users of that Third Party Site. You should review the privacy policies and practices of Third Party Sites before providing information to them.

Prohibited Actions

As a condition of your use of this Site, you agree that you will not, and you will not take any action intended to: (i) access data that is not intended for you; (ii) invade the privacy of, obtain the identity of, or obtain any PI about any customer or user of this Site; (iii) probe, scan or test the vulnerability of this Site or the Kafene network or breach security or authentication measures without proper authorization; (iv) attempt to interfere with service to any user, host or network or otherwise attempt to disrupt our business, including, without limitation, via means of submitting a virus to this Site, overloading, "flooding," "spamming," "mail bombing" or "crashing;" or (v) send unsolicited mail, including promotions and/or advertising of products and services. Violations of system or network security may result in civil or criminal liability.

Personal Information on Children

The Site, and the products and services described on the Site, are intended for use by individuals who are at least 18 years old. If you are under the age of 18 you should not be visiting the Site. We do not knowingly collect or retain personal information from children under the age of 18. If you are under the age of 18 and are visiting or otherwise using the Site you are advised not to disclose or provide any personally-identifiable information on the Site.

If You Access the Site From Outside the United States

If you reside outside the United States you understand and agree that any information you provide to us on the Site will be transferred from the country of your residence or location at the time it was provided to the United States. If you do not want your personally-identifiable information to be transferred to the

United States do not provide that information to us. By providing us with your information you consent to the transfer of your information to the United States.

Updating your Account and Contact Information

Keeping your account information accurate and up-to-date is very important. If your account information is incomplete, inaccurate, or not current, please update your information by contacting us at 1-800 KAFENE1 or at help@kafene.com

Changes to the Online Privacy Statement

We may make changes to this Online Privacy Statement at any time and without notice to you. It is your responsibility to review this Online Privacy Statement from time to time to understand whether any changes have been made. If you use the Site following any update to this Online Privacy Statement it constitutes your acceptance of the modifications.

This Online Privacy Statement Was Last Updated On: 9/26/19