

FACTS

WHAT DOES QUISK, INC. (“QUISK”) DO WITH YOUR PERSONAL INFORMATION?



Who is providing this notice?

Quisk, Inc.
 This Privacy Notice applies to the Quisk web site located at www.quisk.co (the “Site”), and all aspects of the Quisk Digital Services including our mobile applications.

What?

The types of personal information we collect and share depend on the product or service you have with us. This personal information (commonly referred to as Personally Identifiable Information or “PII”) can include, but is not limited to:

- Contact information such as name, address, telephone number, or email address;
- Identification information such as Social Security number, driver’s license number, passport number, or other government identification number and date of birth;
- Account balances and Transaction history;
- Payment history;
- Bank account information; and
- Log file information created when you access our website that our servers automatically record, such as your IP address, browser type, operating system, the referring web page, pages visited, the date and time you access our Site and cookie information.

We do not collect any geolocation or other global tracking information.

You consent to our collection, transfer, and storage of your personal information by computers or other transfer or storage devices in the United States and elsewhere.

How?

Financial institutions share customers’ and consumers’ personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their customers’ and consumers’ personal information; the reasons Quisk chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Quisk share?	Can you limit this sharing?
For our everyday business purposes —such as to process your Transactions; detect and prevent fraud and other illegal activities; maintain your account(s); cooperate with criminal or government investigations; respond to court orders and subpoenas; report to credit bureaus; gather information about website access, usage and performance; enhance your consumer experience; validate your identity; in the event Quisk were to become involved in a merger, acquisition or any form of sale of some or all of its business or assets; or as otherwise permitted or required by law	Yes	No
For our marketing purposes —to offer you products and services in which you may be interested. We may utilize a third-party service provider to send you texts or emails that include coupons or other offers on behalf of non-affiliates, but do not share your information with those non-affiliates.	Yes	Yes
For joint marketing with other financial companies	No	We do not share
For our affiliates’ everyday business purposes — information about your Transactions and experiences	Yes	No
For our affiliates’ everyday business purposes — information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share

Reasons we can share your personal information	Does Quisk share?	Can you limit this sharing?
For non-affiliates to market to you (other than as noted above)	No	We do not share

<p>To limit our sharing</p>	<p>If you prefer that we limit sharing with nonaffiliated third parties as described above, you may opt out of those disclosures as follows:</p> <ul style="list-style-type: none"> ▪ Call 1-866-Quisk94 (1-866-784-7594) <p>or</p> <ul style="list-style-type: none"> ▪ Send an email to support@quisk.co <p>or</p> <ul style="list-style-type: none"> ▪ Send mail to: Quisk, Inc. 1183 Bordeaux Drive, Suite 27 Sunnyvale, CA 94089 USA <p>Note: If you are a new customer or consumer, we can begin sharing your information upon registration. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. Disclosures not subject to an opt-out choice include: disclosures necessary to effect, administer, or enforce a Transaction you request; disclosures to our authorized service providers (such as those that assist Quisk in data storage); disclosures permitted or required by law; or disclosures to prevent fraud or other illegal activities.</p>
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Questions?	Call 1-866-Quisk94 (1-866-784-7594) or go to http://www.quisk.co/ and click on the "Contact Us" link.
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What we do	
<p>How does Quisk protect my personal information?</p>	<p>Quisk takes reasonable and appropriate precautions to protect your personal information. Our robust policies and procedures are designed and implemented to protect all Account Holders and Participants in the Quisk Network that support or offer Quisk Digital Services. However, given the nature of the internet and the fact that network security measures are not infallible, we cannot guarantee the security of your information. In addition to using encryption to protect sensitive information online, we also make an effort to protect your information offline. Only employees who need the information to perform a specific job (for example, a customer service representative) are granted access to personally identifiable information. All employees are kept up-to-date on our security and privacy practices. Finally, the servers that store your personally identifying information are housed in a secure environment.</p>

What we do	
How does Quisk collect my personal information?	<p>Quisk is the sole owner of the information it collects. Quisk collects certain personal information when you register for a Quisk Account, either online or via SMS messaging through your mobile telephone. Registration allows you to create, maintain and use your Quisk Account.</p> <p>We also collect personal information via your mobile telephone, at the point of sale, and by other means through your use of Quisk Digital Services. Based on this information we may send you notices regarding new Merchants that may be of interest to you. We may also send you coupons and other offers from these Merchants. We do not provide any of your personal information to our Merchants or other third parties except as otherwise stated in this Privacy Notice or on our Site.</p> <p>Quisk also collects anonymous, aggregated information from all visitors to the Site. This type of information is never linked to any PII, and is only used in the aggregate to generate statistical reports about the use of our Site.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. For details, see the "To limit our sharing" section, and see below for more on your rights under state law.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ Non-affiliates with whom we share can include financial institutions and other third parties that hold funds or enable processing of payments in connection with our service; service providers that assist Quisk in areas such as data storage; Merchants and other intended recipients of payments through Quisk; service providers that send marketing messages on our behalf; other third parties as necessary to process Transactions that you have requested or authorized and to meet the requirements of payment systems operators; and otherwise as permitted or required by law.
Merchants	Companies that accept the Quisk Digital Services for purchase of goods or services, bill payment, funds disbursement, and loyalty programs.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market products or services to you.
Other important information	
<p>STATE PRIVACY LAWS We will comply with state privacy laws to the extent they apply to Quisk services.</p> <p>California residents: In accordance with California law, we will not share information we collect about you with companies related to or outside of Quisk except as required or permitted by law. For example, we may share information to service your accounts or to complete requested Transactions. Within the United States, Quisk does not share with any affiliates.</p>	

Other important information

CHILDREN'S PRIVACY

Quisk complies with the requirements of the Children's Online Privacy Protection Act ("COPPA") and the Federal Trade Commission's Rule interpreting COPPA (16 C.F.R. § 512). Our Site and services are not directed at children under the age of 13. Quisk does not knowingly collect or maintain personal information from persons under 13 years of age.

PROFILE

We may store information that we collect through cookies and log files to create a profile of our customers. A profile is stored information detailing how individual customers use the Site and our services. Collected information in a profile is tied to the customer's personally identifiable information. However, your profile is used solely for internal purposes, to help us improve the experience of our customers and to offer you additional services and discounts.

COOKIES

A cookie is a small text file stored on the customer's hard drive for an extended period of time. The cookies can be removed by following Internet browser help file directions. Allowing the Site cookie to remain on your computer makes it easier for you to log in to and use the Site. If you reject the cookie, you may still use the Site, but you will be required to verify your identity at various points.

ONLINE TRACKING

Log files record internet protocol ("IP") addresses, browser types, internet service provider ("ISP"), referring/exit pages, platform type, date/time stamp, and number of clicks to analyze trends, administer the Site, track customer movements in the aggregate, and gather broad demographic information for aggregated use.

NOTIFICATIONS

Quisk uses SMS and email to provide you with Transaction Receipts and other account notifications. We may need to contact you regarding the status of your account or in response to a request from you. We may also send you SMS and email notices regarding Quisk products or services that may be of interest to you. You may choose not to receive these service product or solicitation notices when you first register, or at any time, by modifying your preferences on the Site or by replying STOP to any SMS message.

In the event that we are required by law to inform you of any unauthorized access to your personal information, we may choose to notify you electronically, in writing, or by telephone.

Merchants accepting Quisk may request that we send you coupons and other forms of loyalty rewards on their behalf. You can opt out of any loyalty reward program at any time by modifying your preferences on the Site or by replying STOP to any SMS message or email containing a loyalty reward.

USER ACCOUNT AND PIN

When you create a Quisk Account, upon completing Quisk's registration process, Quisk will send an SMS message to your mobile telephone with your temporary Personal Identification Number ("PIN"). You are responsible for deleting the SMS message, changing your PIN to one of your choice, and maintaining the confidentiality of the PIN. You are fully responsible for all activities that occur under your PIN or account. You agree to notify us immediately of any unauthorized use of your PIN or account or any other breach of security, and to ensure that you sign out at the end of each session. Quisk is not liable to you for any loss or damage arising from your failure to comply with this Section.

EXTERNAL WEBSITES

Our Site may be linked to or from third-party websites. Quisk is not responsible for the content or privacy practices of websites that are linked to or from our Site.

THIRD PARTIES

Quisk does not knowingly permit third parties to collect personally identifying information about its Account Holders' online activities over time and across different websites.

CORRECTING, UPDATING, DELETING AND DEACTIVATING PERSONAL INFORMATION

If your PII changes, you may correct, update, or deactivate our record of your changed information. Sign in to the Consumer Portal to change your information.

BUSINESS TRANSITIONS

In the event Quisk goes through a business transition, such as a merger, acquisition by another company, or sale of a portion of our business or assets, our Account Holders' PII may be part of the assets transferred. Account Holders will be notified via prominent notice on our Site for 30 days prior to a change of ownership or control of their PII. If, as a result of

Other important information

the business transition, your PII will be used in a manner materially different from that stated at the time of collection, you will be given a choice consistent with our Notification of Changes section.

NOTIFICATION OF CHANGES

Quisk reserves the right to modify this Privacy Notice. If we decide to change our Privacy Notice materially, we will post a notice on the main page of our Site to alert you about the change. In some cases, as required by law, where we post a notice, we will also email or text Account Holders who have opted to receive communications from us, notifying them of the changes in our privacy practices.

Last Revised: October 17, 2016