

Biju, Inc.

Privacy Statement

Our Commitment to Privacy

Biju, Inc, the Biju mobile app and website (Biju.io), knows that you value the privacy of how your personal information is used and shared, and we take your privacy seriously. Our primary goal is to provide you with exceptional service, and we understand that you may have questions or concerns regarding your personal information and how it will be used.

Applicability of Privacy Policy

This privacy policy applies to all information we collect through our Services from current and former Biju.io users, including you. "Services" means any products, services, content, features, technologies, or functions, and all related websites, applications and services offered to you by Biju, Inc in connection with the Biju.io mobile application account. When you are no longer our customer, we continue to share your information as described in this policy.

Throughout this policy, we use the term "personal information" to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been aggregated and/or anonymized so that it does not identify a specific user.

The Information we Collect

When you visit the website or use one of our mobile applications or other Services, we collect your IP address, and standard web log information, such as your browser type and the pages you

accessed on our website. We also may collect Geolocation Information (defined below). If you do not agree to our collection of this information, you may not be able to use our Service.

When you open a Biju.io account, we collect the following information from you:

- Account Information - text-enabled cellular/wireless telephone number, machine or mobile device ID and other similar information.
- Identification Information - your name, street address, email address, date of birth, and SSN (or other governmental issued verification numbers).
- Device Information - information about you: (a) from your mobile device or computer such as your device type, machine or mobile device identification number, Geolocation Information, time zone, language setting, browser type, and IP address, and (b) from third parties for purposes of transaction processing, identity verification, fraud detection or prevention and other similar purposes. For fraud prevention purposes, we also may link your machine ID with the machines of others who use your same payment cards.
- Geolocation Information - information that identifies with reasonable specificity your location by using, for instance, longitude and latitude coordinates obtained through GPS, Wi-Fi, or cell site triangulation. We will collect this data for fraud and risk purposes. In addition, some of our Services may ask you for permission to share your current location within your device settings to enhance our Services. If you do not agree to our collection of Geolocation Information, our Services may not function properly when you try to use them. For information about your ability to restrict the collection and use of Geolocation Information to enhance our Services, please refer to the settings available in your device.
- Social Web Information - including but not limited to your Google Account credentials and email account information. If you authorize Google, the plug in allows us access to your email address, calendars, documents profile (including profile picture). We also allow you to import data from other social web services, including but not limited to Twitter, FourSquare, and email service providers. Social and e-mail contact information helps you connect to friends and contacts for invitation and payment transmission purposes (as well as helping us improve the Services and fight fraud).
- Financial Information - bank account online login information, bank account and routing numbers and credit cards are not kept by Biju. Biju.io does not share financial information with third party social networking services such as those listed in the prior bullet.
- StripeJS Information - when using Stripe for payments processing, our app suite may collect Phone Number and Installed Application information via Stripe. More information on Stripe's privacy policy can be viewed at <https://stripe.com/privacy>.

We are committed to providing a safe, secure and all around great service. Therefore, before permitting you to use the Services, we may require additional information from you we can use to verify your identity, address or other information or to manage risk and compliance throughout our relationship. We may also obtain information about you from third parties such as identity verification, fraud prevention and similar services.

When you are using the Services, we collect information about your account transactions and we may collect Geolocation Information and/or information about your computer or other access device for fraud prevention and other similar purposes.

Finally, we may collect additional information from or about you in other ways not specifically described here. For example, we may collect information related to your contact with our customer support team or store results when you respond to a survey.

Information from Children

The Services are not directed to children under the age of 18. If we obtain actual knowledge that we have collected personal information from a child under the age of 18, we will promptly delete it, unless we are legally obligated to retain such data. Contact us if you believe that we have mistakenly or unintentionally collected information from a child under the age of 18.

How we use Cookies

When you visit or use our Services, or visit a third-party website for which we provide online services, we and certain business partners and vendors may use cookies and other tracking technologies (collectively, "Cookies"). We use Cookies to recognize you as a customer; customize Services, other content and advertising; measure the effectiveness of promotions; perform a wide range of analytics; mitigate risk and prevent potential fraud; and to promote trust and safety across our Services.

Certain Services are only available through the use of Cookies, so if you choose to disable or decline Cookies, your use of certain Services may be limited or not possible.

Do Not Track: Do Not Track ("DNT") is an optional browser setting that allows you to express your preferences regarding tracking by advertisers and other third-parties. We do not respond to DNT signals.

How we Protect and Store Personal Information

We store and process your personal information using third party servers located in data centers in the United States. This information is protected by physical, electronic and procedural safeguards in compliance with applicable US federal and state regulations. We also use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our office and files, and we authorize access to personal information only for those employees who require it to fulfill their job responsibilities.

We strive to ensure security on our systems. Despite our efforts, we cannot guarantee that personal information may not be accessed, disclosed, altered or destroyed by breach of our administrative, managerial and technical safeguards. Therefore, we urge you to take adequate precautions to protect your personal data as well, including never sharing your Biju.io password with anyone.

If Biju, Inc learns of a systems security breach, we may attempt to notify you electronically so that you can take appropriate protective steps. By using the Services, you agree that Biju.io may communicate with you electronically. Biju.io may post a notice on the website or mobile application if a security breach occurs. We may also send an email to you at the email address you have provided to us. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. To receive free written notice of a security breach (or to withdraw your consent from receiving electronic notice of a security breach), please email us at privacy@biju.io.

How we use the Personal Information we Collect

Our primary purpose in collecting personal information is to provide you with a safe, smooth, efficient, fun and customized experience. We may use your personal information to:

- provide the services and customer support you request;
- process transactions and send notices about your transactions or your network activity;
- resolve disputes, collect fees, and troubleshoot problems;
- prevent potentially fraudulent, prohibited or illegal activities, and enforce our User Agreement through the use of our risk and fraud tools which may include use of Account Information, Identification Information, Financial Information, Device Information, Social Web Information and Geolocation Information;
- create an account connection between your Biju.io account and a third-party account or platform;
- customize, personalize, measure, and improve our services and the content and layout of our website;

- send you updates about new products and services that we are offering to customers;
- compare information for accuracy and verify it with third parties;
- perform other duties as required by law; and
- if you elect to share your Geolocation Information, we will use this information to enhance the security of the Services and we may use this information to provide you with location-specific options, functionality, offers, advertising, search results, or other location-specific content.

How we Share Personal Information within the Biju.io Network

To process payments on Biju.io, we need to share some of your personal information with the person or company that you are paying or is paying you. Your contact information, date of sign-up, the number of payments you have received and other verification metrics like social graph activity may be provided to users or companies when you transact with, on, or through Biju.io.

We work with vendors to enable them to accept payments from you using Biju.io. In doing so, a vendor may share information about you with us, such as your mobile phone number or Biju.io username, when you attempt to pay that vendor. We use this information to confirm to that vendor that you are a Biju.io customer and that the vendor should enable Biju.io as a form of payment for your purchase.

Regardless, we do not keep your credit card number or bank account number, and we will not share any financial information with anyone.

How we Share Personal Information with Other Parties

Biju does not share your personal information with third parties for their promotional or marketing purposes.

Some personal information is public information (including your Biju.io username, Biju.io profile photo, Biju.io profile first and last name, month, and year of Biju.io account creation, and public transactions in which you've been involved), and may be seen by anyone on the internet, whether or not they have a Biju.io account. Public information may also be seen, accessed, reshared or downloaded through Biju.io's APIs or third-party services that integrate with our products.

We may share your personal information with:

- Stripe, Google, Twilio, MailGun, Apple and affiliates and subsidiaries they control, but only for purposes allowed by this document.
- Law enforcement, government officials, or other third parties if Stripe is compelled to do so by a subpoena, court order or similar legal procedure, when it is necessary to do so to comply with law, or where the disclosure of personal information is reasonably necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of the Biju.io User Agreement, or as otherwise required by law.
- Third party service providers who assist us in providing services to you or who provide fraud detection or similar services on our or any vendor's behalf.
- The other Biju.io user participating in the transaction and, depending on the privacy setting of each Biju.io account transaction, your Biju.io friends and the Biju.io friends of the other user participating in the transaction, or the public, through the Biju.io feed on our website and mobile application and elsewhere on the internet.
- Service providers under contract who help with parts of our business operations (for example, fraud prevention, payment processing, or technology services). Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit.
- Other third parties with your consent or at your direction to do so, including if you authorize an account connection with a third-party account or platform.
 - For the purposes of this privacy policy, an "account connection" with such a third party is a connection you authorize or enable between your Biju.io account and a non-Biju.io account, payment instrument, or platform that you lawfully control or own. When you authorize such a connection, Biju.io and the third-party will exchange your personal information and other information directly. Examples of account connections include, without limitation: linking your Biju.io account to a social media account or social messaging service; connecting your Biju.io account to a third-party data aggregation or financial services company, if you provide such company with your Biju.io account log-in credentials; or using your Biju.io account to make payments to a merchant or allowing a merchant to charge your Biju.io account.
 - If you connect your Biju.io account to other financial accounts, directly or through a third-party service provider, we may have access to your account balance and account and transactional information, such as purchases and funds transfers. If you choose to create an account connection, we may receive information from the third-party about you and your use of the third-party's service. For example, if you connect your Biju.io account to Google, we will receive personal information from Google via the account connection. We will use all such information that we receive from a third-party via an account connection in a manner consistent with this privacy policy.
 - Information that we share with a third-party based on an account connection will be used and disclosed in accordance with the third-party's privacy practices. Before

authorizing an account connection, you should review the privacy notice of any third-party that will gain access to your personal information as part of the account connection. For example, personal information that Biju.io shares with a third-party account or platform such as a social media account may in turn be shared with certain other parties, including the general public, depending on the account's or platform's privacy practices.

- If you choose to use Siri or iMessage to send payments via Biju.io or to otherwise use the Services, such use is subject to Apple's terms and conditions for use of iMessage and/or Siri, as applicable, and the terms of the Biju.io User Agreement. By using Siri or iMessage, you authorize us to share some of your Biju.io account data (including your friends list, list of persons you have transacted with most recently and most frequently, transaction instructions, and transaction notes) with Apple to allow it to facilitate transaction requests made through Siri or iMessage on iOS. Data shared with Apple will be used pursuant to Apple's then-current user agreements and privacy policies. You can grant or revoke Apple's access to Biju.io on iOS at any time under the "Siri" or "iMessage" settings on your iPhone.
- Biju.io does not send your personal information to third-party social networks unless you have specifically requested or authorized us to do so. When you broadcast information to such third-party social networks, such information is no longer under the control of Biju.io and is subject to the terms of use and privacy policies of such third parties.

How you can Access or Change your Personal Information

You can review and update your personal information in your account settings at any time by logging into your account.

Links to Other Services or Sites

The Services may contain links to (or allow you to link to) other third-party services or websites. Biju.io does not control the information collection of third-party services or websites that can be reached through such links. We encourage our users to be aware when they are linking to a third-party service or website and to read the privacy statements of any third-party service or website that collects personally identifiable information.

Changes to our Privacy Policy

Biju.io is always improving. As the Services evolve we may occasionally update this privacy policy. If we modify this privacy policy, we will post the revised privacy policy to the website, and we will also

revise the "last updated date" stated above. If we make material changes in the way we use personal information, we will notify you by posting an announcement on our mobile application or website or by sending you an email. It is your responsibility to periodically review this privacy policy; users are bound by any changes to the privacy policy by using the Services after such changes have been first posted.

How to Contact us

If you have questions or concerns regarding this privacy policy, or any feedback pertaining to your privacy and the Services that you would like us to consider, please email us at privacy@biju.io.